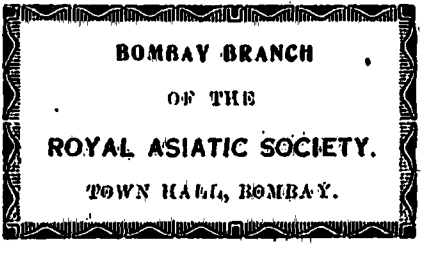
Report of the

Indian Merchants'

Chamber & Bureau

1907-08 and 1908-09



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REPORT

OF

The Indian Merchants' Chamber and Bureau

For the Year 1907-08.

(Sept. 1st, 1907—Aug. 31st, 1908.)

Presented to the Annual General Meeting held on the 16th October 1908

CROWN PRESS, BOMBAY.

Presented

by

JEHANGIR BOMANJEE PETIT.

BOMBAY BRANCH

OF THE

Royal Asiatic Society.

REPORT

OF

The Indian Merchants' Chamber and Bureau

For the Year 1907-08.

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Presented to the Annual General Meeting held on the 10th October 1908.

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55. Mr. Mathuradas Gokuldas.
56. ,, Cursondas Cullianji.
57. ,, Girdhardas Jethabhai.
58. ,, Chhotalal Munmohandas.
59. ,, Gopalji Valji.
60. ,, Pudumsi Munji.
61. ,, Rugnathji Tarachand
62. ,, Canji Curson.
63. ,, Meghji Govind.
64. ,, Bhalchandra Balwant.
65. ,, Runchhoddas Thackersey.
66. ,, Matubhai Vassanji.
67. ,, Chaturbhuj Jivandas
68. ,, Cursondas Purushottam.
69. ,, Cuerji Dharamsey.
70. ,, Jumnadas Sundarji.
71. ,, Purushottam Dwarkadas.
72. ,, Mulji Damodar.
73. ,, Purushottam Cooverji.
74. ,, Hormusji Bejanji.
75. ,, Bamanji Shapurji.
76. ,, Vaghji Cooerji.
77. Messrs. Mulji Jetha & Co.
78. Mr. Gordhandas Morarji.
79. ,, Gopalji Culianji.
80. ,, Damodar Govind.
81. ,, Ramdas Madhavji.
82. ,, Runchhoddas Vallabhai.
83. Mr. Premchand Ruttanji.
84. ,, Chhotalal Mulchand.
85. ,, Ramji Thackersey.
86. ,, Mulji Pudumsey.
87. ,, Motilal Keshavji.
88. ,, Shamji Vandravan.
89. ,, Visram Dhunji.
90. ,, Bhimji Dwarkadas.
91. ,, Jamsetji Framji Kharas.
92. ,, Vurjiwandas Mulchand.
93. ,, Purushottam Lakhmidas.
94. ,, Hirji Dayal.
95. ,, Sunderji Girdher.
96. ,, Kavasji Temulji.
97. ,, Hemraj Valji.
98. ,, Gopalji Goculdas.
99. ,, Versey Karamsey.
100. ,, Sunderdas Pudumsey
101. ,, Vallabhdas Lakhmidas.
102. ,, Zaver Jugjiwan.
103. ,, Hurgovind Chattoo.
104. ,, Lalji Naranji.
105. ,, Dayaram Harjiwan.
106. ,, Hiralal Amritlal.
107. ,, Raghavji Velji.
108. ,, Jeram Hari.
109. ,, Purushottam Govindji.
110. ,, Madanji Monji.
111. ,, Revashanker Jagjiwan.
112. Messrs. Bhugvandas Gangaram & Co.

113. Messrs. Motilal Dahyabhai & Co.
114. ,, Devji Kanji & Co.
115. Mr. Jainarain Dani.
116. ,, Shapurji B. Broacha.
117. Messrs. Khimji Gokuldas & Co.
118. ,, Narandas Rajaram & Co.
119. ,, Haji Mohammed Haji Ismael & Co.
120. Mr. Ratansi Mulji.
121. ,, Bhaidas Narrottamdas.
122. ,, Bansilal Abirchand.
123. Messrs. Phirozshah B. Petit & Co.
124. ,, Dhunjibhoy B. Petit & Co.
125. Mr. S. R. Bamanji.
126. ,, Shivlal Motilal.
127. Messrs. Soonderji Arjun & Co.
128. ,, Khimji Visram & Co.
129. Hon. Mr. Ibrahim Rahimtoola.
130. Mr. Vullubhdas Cullianji.
131. ,, Kekhushru Manekji.
132. Messrs. O. H. Nazar & Co.
133. ,, Drewet Chowna & Co.
134. Mr. Gordhandas Khatau.
135. Messrs. B. Maganbhai & Co.
136. Mr. N. D. Dadysett.
137. Mr. Megji Khetsey.
138. ,, Harmukhrai Govindram.
139. Messrs. Shaikh Ahmed Shaik Dawood & Co.
140. ,, The All India United Insurance Co., Ltd.
141. Mr. R. B. Vassanji Khimji.
142. Mr. Tarachand Ghanshyamdas.
143. The Grain Merchants' Association.
144. Messrs. The Indian International Trading Co.
145. ,, K. P. Kothare & Co.
146. ,, The Indian Mercantile Insurance Co., Ld.
147. ,, B. Thakorelal & Co.
148. Mr. Lallubhai Samuldas.
149. Messrs. Abdoolkadar Nurbhai & Co.
150. ,, Tata & Co.
151. ,, Hormusji Edulji Davar & Sons.
152. ,, The Berar Manufacturing Co., Ltd.
153. ,, Warden & Co.
154. ,, Premchand Roychand & Co.

155. Mr. Lallubhai Zaverdas Muni.
166. ,, Trimbak Zinabhai.
157. ,, Lallubhai Dharamchand Zaveri.
158. Messrs. Liladhar & Co.

Members of the Committee for 1908-09.

1. Mr. Bomonji Dinshaw Petit.
2. ,, Munmohandas Ramji (President).
3. ,, Dinshaw E. Waccha (Representative of Messrs. Morarji Goculdas & Co.)
4. Hon. Sir Vithaldas D. Thackersey.
5. Mr. Purushottamdas Thakoredas (Vice-President).
6. Hon. Mr. Ibrahim Rahimtoola.
7. Mr. Ruttonsee Mulji.
8. ,, Madhavji Thackersey
9. ,, Shapurji Broacha.
10. Mr. Lallubhai Samaldas.
11. ,, Jethabhai Valji.
12. ,, Jainarain Dani.
13. ,, Valji Sundarji.
14. ,, Mulji Haridas.
15. ,, Girdhardas Jethabhai
16. ,, Revashanker Jugjiwan.
17. ,, Chaturbhuj Morarji.
18. ,, Gordhandas Khatau.
19. ,, Chaturbhuj Shijvi.
20. ,, Sorabji Warden.
21. R. B. Vussonji Khimji.
22. Mr. Pragji Surji.
23. ,, Lakhamsey Napoo (the Grain Merchants' Association).
24. ,, Morarji Velji.
25. ,, A. J. Billimoria (Representative of Messrs. Tata Sons & Co.

Secretary.

Mr. Jayasukhlal Krishnalal Mehta, M. A.

The Indian Merchants' Chamber and Bureau.

ANNUAL GENERAL MEETING.

The Annual General Meeting of the Members of the Indian Merchants' Chamber and Bureau was held at the Office of the Chamber, 77-79, Apollo Street, on Saturday, the 10th October 1908, at 3-30 P.M. (B. T.) to transact the following business:—

(1) To receive the Report of the outgoing Committee for the year 1907-08.

(2) To confirm the nomination of the Members of the new Committee made in accordance with Rule No. 31.

Mr. Munmohandas Ramji, Chairman of the Chamber, presided.

The following members were present:—Mr. Purushottamdas Thakoredas, Mr. Shapurji Broacha, Mr. Jiwandas of Messrs. Chhugondas & Co., Mr. Vallabhnarain Jainarain Dani of the firm of Raja Bahadur Shivlal Motilal, Mr. Girdhardas Jethabhai, Mr. Abdoolkadur Nurbhai, Mr. Pragji Vandravan, Mr. Damodar Haridas, Mr. Chaturbhuj Shivji, Mr. Gokuldas Shivji, Mr. Gardhandas Naranji, Mr. Damodar Valji, Mr. Kursondas Kanji, Mr. Kunvarji Dharamsey, Mr. Jumnadas Sundarji, Mr. Ranchhoddas Valabhai, Mr. Sundarji Girdhar, Mr. Hemraj Valji, Mr. Versey Karamsi, Mr. Vullubhdas Lakshmidas, Mr. Hiralal Amritlal, Mr. Jeram Hari, Mr. Shaikh Ahmed Shaikh Daood, Mr. D. E. Pavry of the Indian Mercantile Insurance Co,

Mr. Munmohandas Ramji, in moving the adoption of the Report, said that it gave him great pleasure to attend the first Annual General Meeting of the Chamber after its establishment. Some time back there was no institution wherein Indian merchants could gather together, discuss commercial questions, and represent the opinion of the Indian Mercantile public on these. To fulfil this long felt want, he remarked, some leading Merchants of Bombay joined together and started the Indian Merchants' Chamber and Bureau, which, although it had received good support from all, was in need of still greater and stronger support. Proceeding further he said that the Chamber did everything possible for safeguarding the interests of the Chamber and that the Committee always paid earnest attention to topics likely to increase the usefulness of the Chamber. It was a result of this effort on its part to increase the usefulness of the Chamber that a Gujarati monthly was started to impart information on commercial and industrial subjects to Indian merchants. He hoped a bright and useful career for this journal. He then referred to several representations addressed by this Chamber to the Government voicing the opinion of Indian merchants and the Indian public in general. Proceeding further he pointed to the increasing trade of the country and quoted the following facts and figures to illustrate his argument:—

RISE IN THE INDIAN MILL INDUSTRY.

Cotton Mills.

Year.	No. of Mills.	Capital. Rs.
1884	63	6,57,60,000
1889	93	8,87,90,000
1894	127	11,61,10,000
1899	156	14,19,50,000
1904	195	16,87,90,000
1905	203	17,57,50,000
1906	204	17,19,70,000

Jute Mills.

Year.	No. of Mills.	Capital. Rs.
1884	21	2,70,70,000
1905-06	39	8,76,30,000

Woollen Mills.

Year.	No.	Capital. Rs.	Production. Rs.	Import of Goods. Rs.
1905 ...	6	46,25,000	44,28,887	2,42,58,411

Paper Mills.

Year.	No.	Capital. Rs.	Production. Rs.	Import of Goods. Rs.
1905 ...	7	54,00,000	61,00,000	64,00,000

Coal Mines.

Year.	No.
1905 ...	279

The following figures were quoted to show the increasing trade of the country :—

Imports.

	1905. Rs.	1906. Rs.	1907. Rs.
Materials of Merchandise.	1,03,08,40,705	1,08,30,75,818	1,29,85,63,374
Gold	14,74,29,715	18,47,07,817	20,73,46,032
Silver	6,17,83,175	8,73,02,041	12,08,58,260
	1,24,00,53,595	1,35,50,85,676	1,62,67,67,666

Exports.

1905. Rs.	1906. Rs.	1907. Rs.
1,68,16,77,900	1,82,27,90,598	1,82,63,38,805

Mr. Munmohandas said that these figures showed that there was an average increase per year of about Rs. 25,15,47,000. There was an increase of about 21 per cent. in the course of two years in the cutput of Weaving Mills as was seen by the fact that while there was an output of 536,428,221 yards of cloth in 1905, the year 1907 showed the total output to be 630,052,009 yards. This showed that the Swadeshi movement was doing a great deal of good to the country. Mr. Munmohandas thought that the country would be a gainer if people directed their wealth to starting new industries and commercial concerns and not to hoarding gold and silver. He pointed out to the increase in Railway expenditure which was as follows :—1903, Rs. 5,63,00,000 ; 1904, Rs. 5,61,00,000 ; 1905, Rs. 6,73,00,000 ; 1906, Rs. 8,49,00,000 ; 1907 Rs. 9,88,00,000 ; and recommended that some portion of the huge expenditure undergone for Railways might be utilised for agricultural improvements and technical education. Mr. Munmohandas concluded his address with a hope that Indian merchants would lend their support to the Chamber as much as possible and try to make it an important and useful institution.

Mr. Purshottamdas Thakoredas, Vice-Chairman of the Chamber, in seconding the proposition about the adoption of the report, spoke in eulogistic terms of the work of the Chamber and thanked the Government for consulting the views of the Chamber on all important questions. He recommended that for increasing the usefulness and scope of the work of the Chamber different organisations for different trades ought to be fused together in one whole body which might have different sections for dealing with questions of different branches of trade. He concluded his speech with a reference to the depression in trade last year.

The proposition was supported by Mr. Jivandas, of Messrs. Chhugondas & Co., who advocated removal of the Income Tax. It was further supported by Mr. Girdhardas

Jethabhai, who also spoke against the Income Tax, and by Messrs. Chaturbhuj Karsondas, Vallabhdas Hemraj and Runchhoddas Valabhai.

The Report was then adopted.

The Secretary then read a list of names of Members of the New Committee for 1908-09 elected according to Rule No. 31.

The election was confirmed.

After a vote of thanks to the retiring Committee, proposed by Mr. Jivandas and seconded by Mr. Runchhoddas Thackersey, the meeting dispersed.

The following is the Report of the Indian Merchants' Chamber and Bureau for 1907-08 presented by the Committee to the General Meeting :—

In presenting their first annual report, your committee are glad to be able to say that the business transacted by your Chamber has been of a most useful and varied character. Considering the newness of your organisation, and the difficulties attendant at the initial stage, the work accomplished will, they believe, meet with your approbation.

It is a matter of satisfaction to have to report that the response the Chamber has met as regards its membership has been of a satisfactory character. It is no doubt indicative of the keen interest our leading Indian merchants and traders take in the formation of your organisation, which in reality marks an event in the history of the commerce of Western

India. If such be the cordial support and sympathy extended to the Chamber during the first twelve months of its existence, your committee has good reason to hope that as the Chamber grows old in years and rises in influence and importance, as they trust it will, there will be greater and surer chances of co-operation and support.

The committee have also the satisfaction to bring to your notice that the Government has been pleased to recognise your organisation and consulted your committee on all public matters. Your committee fully appreciate this recognition. In these times there is nothing so important for an administration as to consult the wishes and sentiments of all committees with varied interests, and nowhere does the Government come into more close touch, than with men of commerce and industry. Such a sympathetic action on the part of Government and cordial response on the part of the Chamber are of the highest utility.

Library and Reading Room.

Coming to the business transacted by the Chamber, the very first matter which engaged the attention of the committee was the establishment of a reading room and a library of commercial books for purposes of reference.

Newspapers and magazines of first class repute treating of financial and economic questions are subscribed to. In connection with this literary branch of the Chamber's work the committee have resolved to start a monthly journal, which will be on commercial lines and the subscription of which will be Rs. 3 per annum.

Government and Chamber.

Early in the career of the Chamber there was the important circular letter from the Government of India giving the outlines of certain proposed reforms in the Legislative Councils of India, Imperial and Provincial. The letter was seriously

considered in all its bearings by your committee and a reply sent which will be found in the appendix C. The committee expressed the opinion that the proposal offered most inadequate representation to Indian merchants, and that the Government would be pleased to recognise the larger interests of these merchants in a satisfactory manner.

Their share in the inland and foreign trade of the country was immense, amounting to crores, and it was but right that such large interests should receive adequate representation both in the Imperial and Provincial Councils. It was pointed out that other influential local organisations, such as the Grain Merchants' Association, Native Piece-Goods Merchants' Association, Cotton Exchange and the Diamond Merchants' Association had addressed the Chamber to represent them also on the councils

Bombay Public Health.

Another matter, which the committee had to deal with, was a topic of vital importance, viz., public health and abatement of plague, on which subject His Excellency the Governor had addressed a circular letter soon after assuming the charge of his exalted office, to all public bodies including your Chamber. The questions formulated in the circular were of a most broad and far-reaching character, and demanded your committee's most anxious consideration. There is a conflict of opinion on them. Europeans view the matter from their point, and Indians from theirs. Even in these there have been further differences. Your committee have observed that the matter involved great financial considerations, and the expansion scheme in all its branches required to be maturely deliberated upon, having regard to the financial burden which the scheme may finally impose on the city.

Insurance Companies.

The Swadeshi movement has drawn the attention of Indians to the establishment of industrial and other useful

institutions, especially insurance companies. The collapse of many a "bubble" life and provident society seriously engaged the attention of the Government, and in response to the suggestion made by the Associated Scottish Life Insurance Offices, the Government of India invited the opinion of your Chamber on the subject of imposing a substantial deposit by each company in order that its permanence and stability may be secured. Your committee approved of the suggestion of the Imperial Government, but pointed out that a deposit of one and a half lakh of rupees instead of three lakhs of rupees would be ample, having regard to the fact that the capital of the insurance companies was not large and that it would be a hardship to pay the larger amount. At the same time the attention of the Government was drawn to the justice of placing all insurance companies—Indian and foreign—on the same basis. It was essential that indigenous insurance companies should be fostered and developed on a sound basis, and therefore hard and fast legislative provisions were inexpedient.

The Sale of Stamps.

It having been brought to the notice of the Chamber by many merchants, traders and dealers in the town, that since the system of vending stamps by means of commission agents was done away with, they had felt great inconvenience in obtaining stamps at any place, and at any hour during the working day and even later during evening hours, it was deemed desirable to appeal to the Government to reintroduce the system, which offered such a great convenience to all people, small and great. Your committee have addressed the Government of India on the subject.

A Commercial Training.

His Excellency the Governor in Council wished to ascertain the opinion of the Chamber on the subject of instituting a commercial class in the city with the view of interesting

young men intending to pursue commerce as their avocation. The proposal was to organise, under some competent person, a series of lectures on commerce, and if the plan succeeded, to establish a permanent school. At the same time it was proposed that the system of sending Government of India scholars annually to study commerce and economics in Europe might be done away with.

While cordially welcoming the scheme of His Excellency and generally approving of the proposals, your committee took pains to point out to the Government that it would be inadvisable to discontinue the scholarships, as they might well be awarded to students who, being found competent in the local commercial school, might be willing to complete their studies in Europe. It was also urged that it would be better to arrange for an Indian rather than an European lecturer for more than one good reason pointed out in reply, but judging from the further resolution recently published it seems that the Government have already made arrangements to bring a gentleman for the winter season from London.

Election of Chairman of the Chamber for 1908-09.

The annual ballot for the office of chairman took place on the 23rd October 1908, and resulted in the election of Mr. Munmohandas Ramji as *Chairman for the current year.*

Election of Vice-Chairman of the Chamber for 1908-09.

The ballot for this office took place on the 23rd October 1908, and resulted in the election of Mr. Purushotamdas Thakoredas.

LEGISLATIVE COUNCILS.

PROPOSED ENLARGEMENT.

In a speech addressed to the Imperial Legislative Council on the 27th March 1907, His Excellency the Viceroy announced that, with the object of satisfying the constitutional

requirements of the Indian Empire and the rising aspirations of the Indian nation, the Government of India had taken into consideration the question of giving the people of India wider opportunities of expressing their views on administrative matters. The Secretary of State for India had since intimated in his speech in the House of Commons on the Indian Budget, that His Majesty's Government had examined the proposals submitted to them by the Government of India, and had authorised the Governor-General in Council to consult Local Governments and invite public opinion on this important subject. With this object in view a circular letter was addressed by the Acting Secretary to Government, General Department, Bombay, to several important public bodies and leading gentlemen, asking their opinions on the question. This Chamber was not consulted, but as the question affected the interests intimately of the Indian public and Indian Mercantile Community, it appointed a Sub-Committee to consider over the various proposals adumbrated in the circular letter of the Government. The Sub-Committee prepared a representation, which being approved of by the Committee, was forwarded to the Government of Bombay. The representation set forth that the scheme of the expansion of Legislative Councils as propounded by the Government of India did not take into account the rising importance of Indian merchants whose rights and privileges were treated indifferently. The Committee therefore drew the attention of the Government to this serious discrepancy of the scheme and requested that sufficient provision might be made for getting their representatives on the expanded Legislative Councils. The Committee also urged that ignoring the claims of Indian merchants would not only be unfair but would prove a great bar in the way of the Government in gaining a proper knowledge about the views and feelings of such a large and important class as the Indian Mercantile Community. The Committee tacked to this representation views of the leading Mercantile Associations of Bombay supporting its contention.

EXPANSION OF BOMBAY.

The Committee had next to deal with an important question concerning the health of the vast population of Bombay. The Government of Bombay thought to tackle with this question by formulating a comprehensive scheme for the expansion of Bombay. For this purpose it asked opinions of several leading public bodies of Bombay on six questions into which the general question of the health of Bombay was divided. This Chamber also was one of the addressees of this circular letter of the Government of Bombay and forwarded its opinions to the Government on the important issues raised therein. It particularly laid stress on the inadvisability of removing the B. B. & C. I. Railway from Grant Road southwards and of having Victoria Terminus as the only Terminus for the whole long distance traffic. The Committee pointed out with facts and figures the huge local passenger traffic on the line between Grant Road and Colaba and emphasised the fact that its removal would cause great inconvenience and worry to the public besides entailing heavy expense, inasmuch as people getting down at Grant Road would have to pay for tramfare or Victoria fare to go to Fort. The Committee supported the proposal about the development of Mahim, but thought that no distinction ought to be observed in the location of the rich, middle and poor classes. Such a distinction, besides being invidious, would be impracticable in practice. The Committee was against the scheme of effecting reclamations in Back Bay as well as that of utilizing Trombay suggesting that the latter scheme might well be taken up by a private syndicate. As to the needs of the city in regard to channels of communication the Committee thought that these needs were well met by existing roads and that there was no necessity for widening the Abdul Rehman Street which scheme would entail the acquisition of much valuable property at a tremendous cost

and would decidedly tend to raise the already high rents prevailing in that locality.

As to the question, "what areas on the Island would be specially suited to the housing of the labouring classes, including the mill-hands and other factory employés," the Committee remarked that it was a marked characteristic of the labouring classes in India to have their dwelling places in the vicinity of factories or other places where they might be employed, and that therefore good chawls might be built for them in the E., F. and G. Wards. With regard to the question of the desirability or otherwise of cheap workmen's trains or workmen's tramways, the Committee was of opinion that the natural tendency of the labouring classes being what was stated in the answer to question V, cheap workmen's trains or tramways if started for their benefit would hardly be availed of.

LEGISLATION FOR INSURANCE COMPANIES.

The Swadeshi movement directed the attention of capitalists and others to the business of insurance which was hitherto carried on by foreign companies. Life Insurance Companies were therefore started to carry on such a business. But this good aspect of the question was intermixed with evil, inasmuch as many bogus companies and so-called Provident Societies sprung up and inflicted great loss upon the public. Attention was drawn to this state of things, by the Associated Scottish Life Insurance Offices, of the President of the Board of Trade who forwarded the letter to the Secretary of State for India. The latter directed it to His Excellency the Viceroy, recommending that legislation on lines of the English Life Assurance Companies Act of 1870 might well be introduced in India. Provincial Governments were supplied with a copy of this letter and were asked to consult leading commercial bodies on the subject. Mr. J. E. C. Jukes, Under-Secretary to the Government of Bombay, addressed a letter to

this Chamber appending the aforementioned enclosures and asking the views of the Chamber on the question. The Committee after due deliberation sent in a representation to the Government approving of the suggestions of the Imperial Government but pointing out that a deposit of one and a half lakh of rupees instead of three lakhs of rupees would be ample, having regard to the fact that the capital of the Insurance Companies was not large and that it would be a hardship to pay the larger amount. At the same time the attention of the Government was drawn to the justice of placing all Insurance Companies—Indian and foreign—on the same basis. It was essential that indigenous insurance companies should be fostered and developed on a sound basis and therefore hard and fast legislative provisions were inexpedient.

COMMISSION ON POSTAGE STAMPS.

The attention of the Chamber was drawn to inconveniences which Indian merchants had to undergo through the discontinuance of commission on the sale of half anna and quarter-anna postage stamps. This doing away with the old custom removed the useful class of stamp-vendors and took away the inducement from petty traders of keeping a stock of stamps always on hand. The Chamber sent a representation to the Government of India setting forth all the inconveniences of the public in general and the mercantile community in particular. Before sending this representation the Committee had tried to ascertain from the Postal authorities the *raison d'etre* for the removal of the old system and the introduction of a new one much to the inconvenience of the public. But no satisfactory answer forthcoming it had to address the aforementioned representation wherein the attention of the Government was drawn to the fact that stamps were available from stamp-vendors under the old system at all times and not

at certain fixed hours as was the case under the new system. The former one was greatly convenient to Indian merchants who generally wrote their letters at the close of the day and despatched them at night-time. The Committee also submitted that the Government would be so good as to take the matter of the deprivation of the facility and convenience herein referred to into their favourable consideration and pass orders restoring the old arrangement which had been so exceedingly popular and worked so smoothly and to the great advantage of all concerned. This representation will be found in Appendix (E). The Government of India was pleased to reply to this (Appendix F) and to give facts and figures to show that steps were taken to remove public inconveniences by opening new Post Offices.

COMMERCIAL EDUCATION.

The next important question which came up for consideration of the Committee was that of commercial education. That backward condition of Indian trade and industry is due for the most part to lack of proper commercial and technical education has now come to be recognised by the Government as well as the people. The Government of Bombay addressed important bodies of this presidency in this connection asking their opinion on the question of commercial education in general and that of calling out a professor from England in particular. The Committee expressed themselves in accord with the opinion of H. E. the Governor in Council that a school of commerce might well be established in India itself and that no place in India was so well suited for the experiment as Bombay. But while admitting the great benefits which would accrue to students by attending the classes in the proposed school at Bombay, the Committee expressed themselves strongly of conviction that it would be a great error of judgment to take so unwise a step as to discontinue scholarships for study in Europe or America. The Committee also dissented from

the proposal of the Government to call out a lecturer from England for the winter season to deliver a course of lectures on commerce. The Committee urged that such a lecturer would be new to the country and would have himself to learn a great deal of the practical conditions of the trade and industry of the country, specially of Bombay, before he could be in a position to teach with anything like satisfaction the class or classes which might be entrusted to his charge. They also thought that a competent lecturer could be obtained in India provided the lectureship with its fair enoluments were widely advertised. The Government decided after all to call out a lecturer from England and Prof. Lee Smith is appointed for the purpose.

APPENDIX A.

List of Magazines and Papers subscribed to by the Chamber during the year of report.

(1) The *Bombay Samachar* (Gujarati Daily).

(2) The *Akbhar-e-Soudagar* (,,).

(3) The *Sanj Vartman* (,,).

(4) The *Jam-e-Jamshed* (,,).

(5) The *Bombay Gazette* (English Daily).

(6) The *Gujarati* (Gujarati Weekly).

(7) The *Bombay Government Gazette*, Parts 1—1A, 4 to 8 and 11.

(8) The *Gazette of India*.

(9) The *Indian Trade Journal*.

(10) The *Capital*.

(11) The *Indo-European Commercial Intelligence*.

(12) The *Bradstreet*.

(13) The *Economist*.

(14) The *Statist*.

(15) The *Cotton Gazette*.

(16) The *Board of Trade Journal*.

(17) The *British Trade Journal*.

(18) The *London Chamber of Commerce Journal*.

(19) The *Magazine of Commerce*.

(20) The *Bankers' Magazine*.

(21) The *Manchester Chamber of Commerce Journal*.

(22) The *Monthly Statement of Colonial and Foreign Produce*

(23) The *British Trade Review.*

(24) The *Indian Textile Journal.*

APPENDIX B.

List of Magazines and Papers subscribed to during the current year.

(1) The *Bombay Samachar.*

(2) The *Times of India.*

(3) The *Bombay Government Gazette*, Parts I—1 A, 4 to 8 and 11.

(4) The *Gazette of India.*

(5) The *Indian Trade Journal.*

(6) The *Capital.*

(7) The *Gujarati.*

(8) The *Economist.*

(9) The *Statist.*

(10) The *Board of Trade Journal* (Free).

(11) The *London Chamber of Commerce Journal* (Free).

(12) The *Magazine of Commerce.*

(13) The *Bankers' Magazine.*

(14) The *Manchester Chamber of Commerce Journal.*

(15) The *Indian Textile Journal.*

(16) The *Prajabandhu* (Free).

(17) The *Gujarati Punch* (Free).

APPENDIX C.

EXPANSION OF LEGISLATIVE COUNCILS.

THE INDIAN MERCHANTS' CHAMBER AND BUREAU.

77-79, APOLLO STREET,
Bombay, dated 10th December 1907.

FROM MR. MUNMOHANDAS RAMJI,
Chairman,
"The Indian Merchants' Chamber and Bureau,"
Bombay.

TO R. E. ENTHOVEN, ESQ., I. C. S.,
Acting Secretary,
General Department of the Government of Bombay,
Bombay.

DEAR SIR,—The attention of the Committee of my Chamber and Bureau having been drawn to the Circular letter of the Government of India, dated 26th August 1907, it was resolved, in view of the advisability of the Indian Mercantile Interests of this great city being properly represented in the Councils of the Empire, to ascertain the views of the following leading Associations which severally represent these interests, *viz* :—

(1) The Bombay Native Piece-Goods Merchants' Association.
(2) The Grain Merchants' Association.
(3) The Diamond Merchants' Association.
(4) The Bombay Cotton Exchange, Co., Ltd.

These were accordingly addressed on the subject, as will be more particularly seen from the annexed copy of the letter forwarded to them.

On receipt of the replies of the aforementioned bodies (copies of which are also annexed), my Committee proceeded to consider the proposal adumbrated for the expansion of the Legislative Councils in the Circular letter of 26th August 1907, and resolved that the following representation be made to the Government of India through your Government.

Having regard to the fact that Indian Mercantile men form an important and integral factor of the British Indian Empire, and that their interests are paramount in the economic condition of

the country, my Committee earnestly hope that the representation will receive a sympathetic and favourable consideration at the hands of His Excellency the Viceroy and Governor-General in Council.

It appears from the Circular-letter that it is proposed to allot two seats in the Imperial Legislative Council to Mercantile interests, which are to be filled by representatives from the Bombay and Bengal Chambers of Commerce.

My Committee view with deep regret this proposal because, as they respectfully beg to point out, it will entirely leave out of account the large interests of the great Native Mercantile Community of India, and especially of Bombay. My Committee are sure that it cannot be the intention of the Government to ignore altogether such interests, which are equal to, if not superior to, the interests of the European Mercantile Chambers of Bengal and Bombay.

Without, in any way, deprecating the claims of these, my Committee beg to point out that Indian Mercantile interests have an equal claim to be adequately and properly represented on the proposed expanded Council.

The two Chambers, it may be pointed out here, are exclusively European, having perhaps not more than five or six Indian Members; as a matter of fact there is not a single Indian Merchant on their Committees.

Thus those bodies cannot be said to represent even partially, let alone wholly, the enormous interests of the Indian Mercantile public.

Moreover my Committee respectfully urge that the interests of the Indian Merchants are sometimes not identical with, but opposed, to those of the European Merchants.

The two are sometimes in conflict, for, while the European Members look at matters from their own point of view, the Indians find them prejudicial.

Such being the actual state of affairs, my Committee wish to press upon the attention of the Government the extreme importance of recognizing Indian Mercantile interests, side by side with European. To ignore the claims of the former would not only be unfair, but would prove a great bar in the way of the

Government in gaining a proper knowledge about the views and feelings of such a large and important class. The denial of their claims would be opposed to the liberal spirit of the policy of the Government, so long maintained and so often publicly declared, namely, equal rights to all classes of His Majesty's subjects.

If all large interests are to be seriously considered and recognized, then my Committee are strongly of opinion that the interests of so important a body as Indian Merchants could not be ignored.

From the annexed papers it will be seen that the annual turnover of commerce in the hands of Indian Merchants amounts to forty crores of Rupees, a figure which represents about one-third part of the trade of the Bombay Presidency. The total aggregate of Members of all the Commercial bodies is twelve hundred, which is no mean an index of the importance and strength of leading Indian Merchants of Bombay. For the reasons set forth above, my Chamber respectfully pray that His Excellency the Viceroy and Governor-General in Council will favourably consider this representation, emanating from a truly representative body of Indian Merchants and recognize their claim for at least one seat on the proposed expanded Council of the Empire.

In conclusion I beg to state, though this representation relates primarily to the expansion of the Imperial Legislative Council, it applies with still greater force to the scheme of the expansion of the Bombay Provincial Council, to which body Indian Merchants of Bombay have a very strong right of sending representatives on account of the preponderance of their interests in this Presidency.

I beg to remain,
Sir,
Your Most Obedient Servant,

MUNMOHANDAS RAMJI,
Chairman.

PURUSHOTTAMDAS THAKOREDAS,
Vice-Chairman.

JAVASUKHLAL KRISHNALAL MEHTA,
Secretary.

APPENDICES.

(Copy of Letter sent by the Indian Merchants' Chamber and Bureau to several leading Indian Mercantile Assoications of Bombay.)

77-79, APOLLO STREET,

Bombay, dated 20th September 1907.

FROM THE SECRETARY,
"The Indian Merchants' Chamber and Bureau,"

TO THE CHAIRMAN,
(Name of the Association).

DEAR SIR,—You are no doubt aware of the scheme of the expansion of the Legislative Councils, recently published by the Government of India for the consideration and suggestions of the public. A copy of the State Despatch on the subject is herewith enclosed for your information. As the Committee of this Chamber are about to submit their representation on the subject, namely, on the great desirability of representing the vast Native Commercial and Trading interests on the proposed Legislative Councils, I am directed to state that the Committee will be glad to know the wishes of your Association on the matter.

An early answer will greatly oblige.

I beg to remain,
Sir,
Your Most Obedient Servant,
JAYASUKHLAL KRISHNALAL MEHTA,
Secretary.

No. 292 OF 1906-1907.

BOMBAY NATIVE PIECE-GOODS' MERCHANTS' ASSOCIATION.

SHET MULJI JETHA'S
CLOTH MARKET HALL,
Bombay, 11th October 1907.

To THE SECRETARY,
The Indian Merchants' Chamber & Bureau,
Bombay.

DEAR SIR,—Your letter of 20th September 1907, was duly considered by our Committee, who have directed us to reply as follows:—

The Bombay Native Piece-Goods Merchants' Association is in full sympathy with the views of your Chamber in the matter of the proposed representation of important mercantile interests adumbrated in the circular letter of the Government of India.

The Committee think that it is absolutely essential that the Association, which have the largest Piece-Goods interests in this Presidency, should have its representative on the proposed Legislative Council. It is only fair that, when European Chambers are to be allowed the privilege of such representation, the interest not only of the Piece-Goods Association, but also of the Cotton Exchange Association, the Grain Merchants' Association, the Diamond Merchants' Association, should have either the right of sending their respective representatives or should be represented by so influential a body as your own Chamber.

It may be of some interest to your Chamber, while sending the proposed representation to the Government, to know that our Association alone has four hundred members, all leading Native Merchants dealing in piece goods whose imported value yearly averages ten crores.

We trust, therefore, that if each individual interest referred to cannot have a seat, at any rate your Chamber, as representing all those interests, should certainly be enfranchised for the proposed Expanded Council.

Yours faithfully,
ગીરધરદાશ જેઠાભાઈ.

i. e., GIRDHARDAS JAITHABHAI,
DHARAMSI HEMRAJ,
Hon. Joint Secretaries.

No. 252.

THE GRAIN MERCHANTS' ASSOCIATION.

2057, MUSJID BUNDER ROAD,
Bombay, 19th October 1907.

TO THE SECRETARY,
The Indian Merchants' Chamber and Bureau,
Bombay.

DEAR SIR,—Your letter of the 20th September 1907, was duly considered by our Committee, who have directed me to reply as follows :—

The Grain Merchants' Association is in full sympathy with the views of your Chamber in the matter of the proposed representation of important mercantile interests adumbrated in the circular letter of the Government of India of 26th August 1907.

The Committee think that it is absolutely essential that the Association, which have the largest grain interests in the Presidency, should have its representative on the proposed Legislative Council. It is only fair that, when European Chambers are to be allowed the privilege of such representation, the interests not only of the Grain Merchants' Association, but also of the Bombay Native Piece-Goods Merchants' Association, the Cotton Exchange Association should have either the right of sending their respective representatives or should be represented by so influential a body as your own Chamber.

It may be of some interest to your Chamber, while sending the proposed representation to the Government, to know that our Association alone have 500 members, all leading Native Grain Merchants, whose yearly turn-over averages twelve crores of rupees.

We trust, therefore, that if each individual interest referred to cannot have a seat, at any rate your Chamber, as representing all these interests, should certainly be enfranchised for the proposed expanded Council.

I have the honour to be,
Sir,
Your Most Obedient Servant,
LALSHANKER HARPRASAD,
Secretary.

THE BOMBAY COTTON EXCHANGE Co., LD.

391 A., COLABA,
Bombay, 3rd October 1907.

TO THE SECRETARY,
The Indian Merchants' Chamber and Bureau.

DEAR SIR,—Your letter, dated 20th ultimo, to the address of the President of the Cotton Exchange, was laid before the Board of Directors held on the 28th ultimo, and I am directed to state, in reply, that our Association approves of your idea of, and accords its support to, submitting a representation to Government on the subject of the great desirability of representing the vast Indian Commercial interests on the proposed enlarged Legislative Councils thus putting our Indian Chamber on an equal footing with the European Chamber of Commerce.

I beg to remain,
Dear Sir,
Your Most Obedient Servant,
BOMANJEE S. MISTRI,
Secretary.

THE BOMBAY COTTON EXCHANGE Co., Ld.,

391 A., Colaba,

Bombay, 21st October 1907.

To the SECRETARY,
Indian Merchants' Chamber and Bureau,
Bombay.

Dear Sir,—In reply to your letter of 11th instant, I am instructed to say that our Company represents, besides the Indian section of Local Cotton Merchants, the interests of Local Mills too in the Cotton trade. The number of members of our Association is 88 (subject to variation from time to time) and their annual average turn-over exceeds 15 crores.

I beg to remain,
Dear Sir,
Your Most Obedient Servant,
BOMANJEE S. MISTRY,
Secretary.

THE BOMBAY DIAMOND MERCHANTS' ASSOCIATION.

Jhaveri Bazar, Kharakuva,

Bombay, 7th October 1907.

To the SECRETARY,
The Indian Merchants' Chamber and Bureau,
Bombay.

Dear Sir,—I beg to acknowledge the receipt of your kind favour, dated 20th ultimo, and note the contents fully. The letter was placed before the meeting of the members of this Association, held on the 6th instant, and I am directed to inform you that this Association accords with the movement of the committee, and thinks it essential to submit a representation on the proposed Legislative Councils through which the needs and sentiments of the vast commercial community can be well expressed.

I, on behalf of this Association, quite agree to what the Committee of the Indian Merchants' Chamber decide in respect of representation.

Wishing a success to the representation.

Yours faithfully,
REVASHANKER JAGJIVAN,
Hon. Secretary.

APPENDIX D.

THE EXPANSION OF BOMBAY.

No. 7800 OF 1907.

GENERAL DEPARTMENT.

Bombay Castle, 31st December 1907.

FROM R. E. ENTHOVEN, ESQ., I. C. S.,
Acting Secretary to Government,

TO THE PRESIDENT,
The Indian Merchants' Chamber.

SIR,—I am directed by His Excellency the Governor in Council to address you in connection with the numerous important schemes for the development of Bombay City and the improvement of communications in the island that are now under consideration.

2. I am to refer, in the first place, to the difficulties that have arisen and which are daily forcing themselves more prominently into notice owing to the absence in the past, of any comprehensive and well considered scheme for development of Bombay town and island. As illustrations of this grave defect, it may be observed that the railways cut through the main lines of road communication leading out of the island in such a manner as to very seriously inconvenience all traffic on these thoroughfares. A remedy has recently been suggested for the obstruction thus caused, by the erection of overbridges, at consi-

derable expense. The railways have further been allowed to occupy both the eastern and western portions of Bombay although concentration on one portion might possibly be desirable not only in the interests of the trade of the Port, but more particularly for the benefit of residential areas. The B. B. & C. I. Railway carries cotton to Colaba, shutting off the Queen's Road from the Sea, and necessitating the further transport of these large imports by bullock cart back through the Fort to the Docks. Further, adequate provision for the accommodation of the wealthy classes who require houses, either in the Fort or on Malabar Hill and its vicinity, is no longer available. The result has been a rise of rents in recent years that threatens, if it continues unchecked, to render Bombay as a place of residence more expensive than London, having regard to the nature of the house accommodation provided in the two capitals. Simultaneously a marked increase has occurred in the rent paid by clerks and other members of the less wealthy class, who are now reduced to great straits in their endeavour to house themselves at a reasonable rate within reach of their daily objective. It is impossible at present to admit that the rents paid by either of those classes are such as might reasonably be expected for a town of less than one million inhabitants, occupying an island 11 miles in length. In the opinion of His Excellency the Governor in Council rents have been unduly increased by absence of adequate and suitable channels of communication and by the resultant pressure on the area available. This general increase in the cost of house accommodation has seriously affected the working classes, who are now called on to pay from 3½ to 5 rupees monthly for a small apartment. As a result, hardship and insanitary overcrowding are inevitable.

3. These general remarks, it may be admitted, merely summarize matters of common knowledge. In the light of such knowledge, the City Improvement Trust are considering schemes for broad thoroughfares and the development of areas in the north of the Island. The Port Trust, in connection with the New Docks scheme, is concentrating railway traffic on the eastern foreshore. The Bombay Municipality are contemplating special expenditure on the broadening of existing roadways.

The Mill-Owners' Association has on numerous occasions discussed schemes for housing the mill operatives.

4. It is at this point that His Excellency the Governor in Council considers that special action is required in order to ensure that the efforts of all the great local authorities may be directed towards the best solution of the problems that are arising. I am to remark that the adoption of a settled policy, governing the general plan of all development for the next 20 years, appears to Government an urgent necessity if errors that have been patent in the past have not to be repeated. I am briefly to explain what, in the opinion of Government, the nature of the required policy should be.

5. The development of Bombay involves three main questions of leading importance. These I am now briefly to describe.

6. It appears in the first place necessary that an attempt should be made to divide the island into natural areas for the accommodation of the upper, the middle and the lower classes with special reference to occupation. It is not intended to suggest that these three classes can be settled entirely in different compartments. But it is essential that they should, as far as possible, be localized ; otherwise the interests of one class will suffer by the intrusion, into areas suitable for them, of residents of another. As an instance, I am to refer to a scheme for the development of the Mahim woods. If the wealthier classes are to be attracted to this neighbourhood from the Fort, with its vicinity and the Malabar Hill, now almost fully occupied, the cost of residences in the locality will become prohibitive for others. A first class residential area being needed to supplement the Fort, with its vicinity and Malabar Hill, it has now to be decided whether this can be most suitably provided, in the interest of the whole population, by the reclamation of a considerable area from Back Bay or by the prosecution of schemes for developing such areas as the Mahim woods. Here evidently a well defined and clearly thought-out policy is essential. Similar need exists for defining the residential areas to be allotted to the middle classes of the office clerk type and to the mass of working men in Bombay.

7. In the second place, following on the decision of this first question, the channels of communication must be arranged. At present Bombay island presents the extraordinary anomaly of rice being cultivated and buffaloes grazing within a few miles of land selling at Rs. 150 per square yard, while the bulk of the population is herded together in the south and centre of the town. No measures professing to deal with the housing question in the case of the bulk of the population are likely to prove of any value unless preceded by a broad and well-reasoned scheme of main and subsidiary thoroughfares. Nor can due advantage be taken of the recent acquisition of rapid means of transit on the Bombay Electric Tramways until such a scheme has approached completion. The erection of a few large chawls in one or two selected localities is of little value until the general level of rents for the poorer classes has been brought under control. This control can be asserted by the construction of such thoroughfares.

8. Thirdly, when the population has been distributed in the fashion suggested, and the areas allotted to them rendered available by the construction of adequate roadways, it remains to be decided what method of travelling is most suitable. At present the railways bring the public into the Victoria Terminus and Colaba by lines which converge at Parel. To a comparatively small extent, the city lying between those lines is served by the recently electrified tramways. Given a complete scheme of distribution for the population, and the necessary thoroughfares rendering the city accessible, it is for consideration whether the railway sphere, after the junction of the two lines, cannot most economically be restricted to the existing lines running into the Victoria Terminus, and discharging passengers in the heart of the business centre of Bombay. For the rest, tramways and motor routes may prove suitable and adequate and the travelling public would tend to distribute itself along the lines of such means of communication as best fitted their economic position.

9. The Bombay City Improvement Trust have already performed valuable public work by removing certain small insanitary areas, by developing their properties in the Fort and its vicinity by constructing some east and west thoroughfares and by

one small reclamation. After 10 years of useful activity the Trust are now approaching the inception of certain large schemes which are likely to engage their full resources for a period of some 20 years.

10. His Excellency the Governor in Council is anxious that the larger schemes now under contemplation may bear the impress of a reasoned policy of expansion on the lines indicated above. With a view to ensure that this policy may be framed in accordance, so far as may be possible, with the various interests of the Municipality, the Chamber of Commerce, the Mill Owners' Association and the Port Trust, I am to invite, for His Excellency's consideration, a full expression of the views of the Chamber on the points summarized below :—

(1) With the object of adding to the areas available for occupation by the wealthy classes, is it desirable
  (*a*) to prepare schemes for the construction of residential areas in the north of the Island,
  (*b*) to effect reclamations in Back Bay, or
  (*c*) to utilize Trombay,
  or to adopt more than one of these remedies simultaneously ?

(2) What are the immediate needs of the city in regard to channels of communication ? Should these be met by the widening of Abdul Rehman Street and other means aimed at providing broad northern and southern means of thoroughfare throughout the length of the island ?

(3) Is it desirable to adapt the Victoria Terminus for the reception of all main passenger traffic into Bombay ?

(4) Can the local railway traffic be brought from Parel into the Victoria Terminus in future, along the existing G. I. P. route, thus enabling the B. B. & C. I. Railway to be dispensed with from Grant Road, onwards, or should the present B. B. & C. I. line be retained for the purposes of local traffic as far as—
  (*a*) Marine Lines,
  (*b*) Church Gate,
  (*c*) Colaba ?

(5) Assuming the existence of free and rapid communication by rail, tramway or otherwise, and the construction of two arterial thoroughfares running north and south, what areas on the Island are specially suited to the housing of—

(1) the middle classes who visit the Fort daily for employment,

(2) the labouring classes including the mill-hands and other factory employés?

(6) What special measures are necessary or desirable in the nature of the provision of cheap workmen's trains or workmen's tramways to enable the labouring classes to be cheaply accommodated in the less frequented portions of the Island, where land is available on easy terms? Assuming that cheap fares can be arranged for traffic between certain hours, will the working classes be able to pay these fares and a rent adequate to give a reasonable return on the capital invested in accommodation schemes?

His Excellency the Governor in Council would welcome an early expression of the views of your Chamber on these points in order that the policy which may be adopted should, so far as possible, be shaped in accordance with those views.

I have the honour to be,

Sir,

Your Most Obedient Servant,

R. E. ENTHOVEN,

Acting Secretary to Government.

77-79, APOLLO STREET,
Bombay, 3rd March 1908.

FROM THE PRESIDENT,
The Indian Merchants' Chamber and Bureau.

To R. E. ENTHOVEN, ESQ., I. C. S.,
Acting Secretary to Government,
General Department,
Bombay.

SIR,—I am directed by the Committee of this Chamber to acknowledge receipt of your letter No. 7800 of 1907, dated 31st December 1907, regarding the scheme for the expansion and development of Bombay. The problem of providing suitable accommodation for the population at large is, no doubt, pressing. At the same tiine it is acknowledged on all hands to be a complicated one and beset with many difficulties, the right solution of which will require much anxious deliberation and a spirit of fairness, having regard to the many conflicting interests which have to be satisfactorily dealt with.

2. As regards Question I, my Committee are of opinion that no area in the proximity of the city could be better suitable for relieving the congested situation in the town, with its greatly enhanced rents, for the accommodation of all classes of people, rich and poor alike, than the large stretch of land lying between Dadar and Mahim known as the Mahim Woods. This extensive area needs to be thoroughly well mapped out for purposes of residential quarters to achieve the great object in view. Naturally the poorer classes and the lower middle classes would prefer to live in the eastern side, so as to be as near as possible to the Railway Station and the Bazaar, while the well-to-do and upper classes would naturally prefer the Western side. Thus, were the woods cleared and proper allotment made of land, with broad and convenient roads, there will be purchasers found who could obtain the different plots of the character for building the class of houses needed.

3. Cheaper priced lands on the east will naturally be acquired to build cheap dwelling houses, which the lower classes could reasonably afford, while land near the sea as well as other eligible plots will serve for the construction of better classes of dwelling suited to the requirements of the well-to-do and the wealthy.

4. But in the opinion of my Committee it will be altogether inadvisable and inexpedient to have any artificial barriers. The utilization of the Mahim Woods should be first undertaken, but it must not be on any sectional basis, that is, not in favour of any particular class or classes, though it is a matter of fact that the necessity for dwelling houses in a suburban locality at reasonable rents is felt by the middle classes more than either by the poor or the wealthy. The last can find eligible places but not so the other classes. In the proportion that the pressure of the middle classes is reduced from the town, there will be found ample room for the poorest in the town and near to outskirts; and thus by a natural law of gravitation, the well-to-do classes will concentrate in the land which may be made available in the Mahim Woods.

5. With regard to the (B) part of this question my Committee beg to draw the attention of the Government to the fact of the exteme disfavour with which the whole of the Indian Mercantile Community and the Indian public at large view the Back Bay Reclamation Scheme. It is both a question of public health and burden on the rate-payers.

6. Back Bay affords a healthy outlet for the vast majority living in the heart of the native town and it would be most suicidal to their health to allow the Back Bay to be reclaimed for purposes of erecting dwelling houses for the wealthy classes. Moreover the cost of it will be great and the Government need not be misled by the cost of the reclamation at Colaba by the City Improvement Trust. The enfencing difficulties are exceedingly great as even the annual heavy repairs to the wall on the Kennedy Sea Face amply testify.

7. With regard to the (C) part of this question my Committee are of opinion that the utilization of Trombay will also be exceedingly costly and a most improper burden on the tax-payers if the wealthy classes are to be accommodated there. Indeed if they want accommodation in Trombay they should themselves be asked to form a syndicate and colonise that locality. To tax the rest of the population for the sake of a wealthy few to be accommodated there would be most unjust and unfair. The wealthy can always take care of themselves.

8. With regard to the IInd Question my Committee think that the channels of communication, as at present existing, are ample for the immediate needs of the city and that, therefore there is no necessity whatsoever at present for widening the Abdul Rehman Street.

9. The widening of this Street will entail the acquisition of much valuable property at a tremendous cost and will decidedly tend to rather raise the already high rents prevailing in that locality. Such a scheme ought not to be thought of at present at all. Moreover when the heavy cotton and other traffic is removed from Colaba there will be so much less need for carts to ply through that street. Again none has at all felt the need of a better through communication than that existing at present. It will suffice for immediate and future necessity. Hence it will be altogether inexpedient to provide for a necessity which will not be felt for perhaps many years to come. It should be remembered also that the street is being gradually widened by the automatic operation of set-backs by the Municipality.

10. With regard to the Questions III and IV, my Committee wish to press upon the attention of the Government the extreme undesirability of terminating the B. B. & C. I. Railway at Grant Road. This question was thoroughly threshed out three years ago and there was a consensus of opinion among the Indian permanent residents and the Indian Mercantile Community against so suicidal a proposal which has not one single point to recommend it unless it be to find room south of Grant Road, for the wealthy classes, on the land that may be thus released, as suggested by the Bombay Chamber of Commerce. That Chamber can hardly be said to know and understand the wants and requirements of the large native population which travels by the B. B. & C. I. Railway, south of Grant Road. No number of electric cars or other means will be able to bring and carry back a large suburban population daily, apart from the one residing in the town itself. My Committee moreover think that the contemplated utilization of Mahim Woods for residential purposes and the consequent increase of population on that side emphasise the urgency of the retention of the B. B. & C. I. Railway line, as it is, from

Grant Road to Colaba. As the termination of the Railway line at Grant Road is bound to necessitate some other mode of cheap conveyance between Grant Road and Colaba in place of the existing Railway line, the cost to the public of such double mode of communication can hardly be expected to be equal to that from a through Railway service. This, my Committee submit, would be a step not encouraging to the middle or lower classes shifting to the suburbs. For, if these classes are to be induced to live out of the city proper, they are to be expected to do so only if the rents there, plus the fares to enable them to attend their daily places of work, amount to less than the rents they would have to pay in the City. My Committee are therefore sanguinely of hope that so unpopular and impractical a proposal will find no favour with the Government, as it will lead to no good whatsoever but, on the contrary, create intense popular feeling and expose the Government to the reproach of trying to sacrifice the interests of the bulk of the population for the sake of a small minority.

11. It may interest H. E. the Governor in Council to know in connection with this question the statistics published by the B. B. & C. I. Railway Company in 1904 showing that as many as 3,901,328 passengers per year or 106,888 per diem travelled locally between Grant Road and stations South and that 1,939,748 annually or 5,314 daily travelled between stations North of Grant Road and Charni Road and Colaba. The number of this travelling public is officially reported to have increased about 20 per cent. since 1904, as will be seen from the following statement showing the number of passengers who used stations South of Grant Road during the half-year ending June 1907 :—

	Colaba.		Church Gate.		Marine Lines.		Charni Road.	
	Long Distance.	Local.	Long Distance.	Local.	Long Distance.	Local.	Long Distance.	Local.
Per half-year.	43.282	9,32,369	52,098	32,34,334	47,083	16,39,040	86,401	13,74,027
Per diem ...	239	5,151	288	17,369	260	9,055	477	7,591

12. It will be thus seen that it will be a sheer impossibility for a Tramway system, even when fully equipped, to cope with this huge existing traffic and that which may be reasonably expected to grow from year to year. Neither will it be possible for the G. I. P. Railway, which has already got too much traffic, to be able to meet any increase to it.

13. In connection with this the following opinion of Mr. G. Anderson, a late Consulting Engineer for Railways in Bombay, is apposite :—" To demolish existing Railway facilities in the immediate neighbourhood of a quarter already large and rapidly increasing both in size and favour, with the idea of further increasing its popularity and importance, is surely a curious reversal of the customary policy in every other city in the world to add to the well-being of new residential quarters and to the value of the land and property by extending railway facilities to their immediate vicinity."

14. It seems that the advocates of this scheme have not adequately considered the difficulties of changing trains at Parel or whatever station may be kept as the converging point of two lines nor of the fact of the costlier fares charged by the Tramway.

15. Moreover, my Committee think that the G. I. P. Railway is suitable for persons living in the A. and B. Wards only but that persons living in the C. and D. Wards who have got property north of Grant Road and Bandora and who have also to go to the Fort daily, find the present B. B. & C. I. Railway line from Grant Road to Colaba most suitable to their conveniences. It will be causing sheer hardship and extreme annoyance and expense to them if this line is removed.

16. Lastly, my Committee wish to bring to the notice of the Government the question of the removal of the Parsee Towers of Silence from their present position to some place or other on the Worlee Side which, though not mentioned in the letter of the Government, has been dragged in by some interested parties. My Committee hope to be excused for referring to it as silence in such cases is often apt to be misconstrued. The Government cannot be unaware of the fact that the religious susceptibilities

of the Hindus, Mahomedans and Parsees alike, as well as of other races, are exceedingly delicate on such points. It has always been the wise policy of the Government to steer clear of religious matters so as not to wound the feelings of any class of their Indian subjects and it will be therefore unstatesmanlike and contrary to the spirit of the Great Proclamation of 1858 to introduce in a scheme for the extension of Bombay any matter which must excite intense religious feelings.

17. With regard to the first part of the Vth question, it is already answered by my Committee in their reply to the first question.

18. As to the second part of this question, my Committee think that it is a marked characteristic of the labouring classes in India to have their dwelling places in the vicinity of factories or other places where they may be employed, as far as possible. Whatever other convenient places may be offered to them for residence, they will prefer to live near their places of employment. My Committee therefore think that good and healthy chawls on the model of those built by the Improvement Trust in Princess Street may be conveniently built for them in the E., F. and G. Wards, for these localities are not only convenient but in every way suitable for their social and religious purposes owing to their proximity of their places of religious worship, &c. Mill-owners also should be induced to construct such chawls near their factories for their employees.

19. With regard to the VIth question, my Committee are of opinion that the natural tendency of the labouring classes being what has just been stated, cheap workmen's trains or tramways if started for their benefit will hardly be availed of till their standard of living has risen high and they are in every way better educated. It will be therefore futile to run such trains.

20. My Committee note with pleasure that this question of the accommodation of the labouring classes has received the attention of the Government as they are at present the worst sufferers from the over-congested condition of Bombay and consequent high rents.

21. In conclusion, my Committee are led to hope that this representation will receive the earnest attention and consideration of H. E. the Governor in Council, as it sets forth the views of the Indian Mercantile community and the Indian public permanently residing in the city. A really well thought out scheme for the expansion of Bombay is essentially required, looking to the present needs and requirements of the city and its teeming population, but they are strongly of conviction that it must be based on the true wants of all classes of people and that it must be of a character as shall really satisfy those wants without prejudice to the interests and welfare of a particular class and without wounding popular susceptibilities, religious or any other, and without laying too heavy a burden of taxation on the present generation.

I beg to remain,
Sir,
Your Most Obedient Servant,
MUNMOHANDAS RAMJI,
President.
PURUSHOTTAMDAS THAKORDAS,
Vice-President.
JAYASUKHLAL KRISHNALAL MEHTA,
Secretary.

APPENDIX E.

No. 489 OF 1908.

REVENUE DEPARTMENT.

Bombay Castle, 16th January 1908.

FROM J. E. C. JUKES, ESQ., I. C. S.,
Under Secretary to the Government of Bombay,

TO THE PRESIDENT,
Indian Merchants' Chamber,
Bombay.

SIR,—I am directed to forward a copy of a letter from the Government of India, Department of Commerce and Industry,

No. 10569-10583-176, dated 16th December 1907, and of its enclosure regarding the desirability of undertaking legislation in India on the lines of the English Life Assurance Companies Act, 1870, and to request that you will be so good as to favour this Government with the opinion of the Chamber on the proposals referred to in paragraphs 2 and 4 of the letter.

I have the honour to be,
Sir,
Your Most Obedient Servant,
J. E. C. JUKES,
Under Secretary to Government.

No. 10569-10583—176.

GOVERNMENT OF INDIA.

DEPARTMENT OF COMMERCE AND INDUSTRY.

COMMERCE AND TRADE.

FROM M. M. S. GUBBAY, ESQ., I. C. S.,
Under Secretary to the Government of India,

TO ALL LOCAL GOVERNMENTS AND ADMINISTRATIONS.

Calcutta, the 16th December 1907.

SIR,—I am driected to forward a copy of a despatch from the Right Honourable the Secretary of State for India, No. 112 (Public), dated the 9th August 1907, regarding the disirability of undertaking legislation in India on the lines of the English Life Assurance Companies Act, 1870.

2. I am to request that (with the concurrence of $\frac{\text{His Excellency the}}{\text{His Honour the Lieutenant-Governor}}$ $\frac{\text{Governor in Council}}{}$) the Chambers of Commerce and any other representative commercial bodies in (Madras, Bombay, etc.,) may be consulted, and that their opinion and ($\frac{\text{your}}{\text{the views of the Government of (Madras, Bombay, etc.,)}}$ $\frac{\text{views}}{}$) on the proposal contained in the Secretary of State's despatch may be submitted to the Government of India.

3. I am also to ask that the Government of India may be furnished with a statement showing the business in which each Company registered as an Assurance Company in (Madras, Bombay, etc.,) is engaged, and the particular risk against which each Company insures.

4. I am further to invite an expression of opinion as to the desirability of demanding a deposit or some other security from Insurance Companies operating in India, but registered in countries the laws of which do not provide for a deposit or other suitable security.

I have the honour to be,
Sir,
Your Most Obedient Servant,
M. M. S. GUBBAY,
Under Secretary to the Government of India.

No. 10584—176.

A copy of the foregoing and its enclosures is forwarded to the Foreign Department, for necessary action.

By order, etc.,
M. M. S. GUBBAY,
Under Secretary to the Governemnt of India.

India Office, London,
9th August 1907.

Public, No. 112.

To His Excellency the Right Honourable the Governor-General of India in Council.

My Lord,—I forward, for the information of Your Excellency's Government, a copy of a letter which I have received through the Board of Trade from the Associated Scottish Life Assurance Offices, in which is urged the expediency of undertaking legislation in India on the lines of the Life Assurance Companies Act, 1870,

2. It appears to me to be desirable that the law of India on the subject of Life Insurance should be assimilated as far as possible to the law of England, and I accordingly commend the letter of the Association to your consideration.

I have the honour to be,
My Lord,
Your Lordship's Most Obedient Humble Servant,
JOHN MORLEY.

ENCLOSURES.

Board of Trade to India Office.

(Finance and General Department),

7, Whitehall Gardens, London, S. W.,
12th July 1907.

F. 15315.

Sir,—I am directed by the Board of Trade to transmit herewith, for the information of the Secretary of State, a copy of a letter which they have received from the Associated Scottish Life Assurance Offices on the subject of the expediency of legislation in regard to Life Assurance Companies in India, based on the lines of the Life Assurance Companies Act, 1870.

The Association has been informed that their letter has been referred to your Department to be dealt with.

I have, etc.,
T. W. P. BLOMEFIELD.

The Under-Secretary of State
for India.

Annex 1.

Associated Scottish Life Assurance Offices,
28, St. Andrew Square, Edinburgh,
9th July 1907.

Sir,—The great public benefit which has resulted from the Life Assurance Companies Act, 1870, was clearly brought out in the evidence laid before the House of Lords' Committee last year, and you were good enough to invite this Association to state its views upon the proposed amendments of the Act, an opportunity of which the Association gladly availed itself. These amendments in no way affect the main principles of the Act which, as already stated, have proved of such advantage to the community, the two principal safeguards being the deposit of 20,000*l.* required from new Insurance Companies and the valuation of the liabilities by an actuary at least once in every five years, full particulars of which have, as you are aware, to be furnished to you.

That Act has served as a model for similar Acts in our self-governing Colonies, to the great advantage of all concerned, and no greater tribute could be paid to its efficacy than its adoption by these countries.

While that is the case in this country and in our self-governing Colonies, it is otherwise in India. There the only Act regulating life offices, so far as known to this Association, is that of 1882, under which the Companies have to make a statement showing their capital, liabilities, assets, etc. This is practically no safeguard at all, as there is no requirement either to make an initial deposit or to furnish periodical valuation returns. The position therefore is this, that any individual or company may carry on life business there, without due safeguards being provided for the protection of the public.

The object of the Association in addressing you at the present time, is to direct attention to the number of native companies springing up in India, which are not subject to any of the regulations which have been found so necessary in this and other

countries. The conditions now obtaining there are, in fact, similar to those which existed in Great Britain prior to 1870, and rendered possible the insurance failures which led to the passing of the Act of that year.

The idea of insurance is, to a large extent, alien to the Indian mind, but so long as this product of western civilisation is maintained in India under sound and proper conditions the Association think it cannot fail to be of advantage to the community at large. If, however, owing to the absence of the regulations which have been found necessary in this and in other countries, disaster were to overtake life offices in India, the effect upon the native public especially would be most unfortunate. The Association, therefore, beg now respectfully to suggest that; if the Government were to legislate for India on lines similar to those which have been found so advantageous in this and other countries, they would be conferring a benefit, not only upon insurance generally, but upon India in particular.

I am, etc.,
J. J. McLAUCHLAN,
Honorary Secretary

Sir T. W. P. Blomefield, Bart, C. B.

77-70, APOLLO STREET,
Bombay, 2nd April 1908.

FROM THE PRESIDENT,
The Indian Merchants' Chamber and Bureau,

To J. E. C. JUKES, ESQ., I. C. S.,
Under-Secretary to the Government of Bombay,
Bombay.

SIR,—With reference to your letter No. 489, dated 16th January 1908, on the subject of legislation for Insurance Companies, my Committee have the honour to offer the following remarks on the various points raised therein.

Regarding the question of the advisability of undertaking legislation in India on the lines of the English Life Assurance Companies' Act 1870, my Committee note with pleasure that the working of the Life Insurance Companies in India has attracted the attention of the Government.

Insurance Companies in India are but of recent growth. My Committee think that an immense benefit is sure to accrue to the country at large if this idea takes root and is developed on practical lines by means of sound enterprise. Their success will depend primarily on the character, position and influence of the persons undertaking the business of Insurance and the degree in which they are able to inspire the confidence of the public. My Committee are of opinion that one most important method of gaining confidence could be established, so as to ensure the stability of the Companies that might be started for the purpose, by making it obligatory on them by law to deposit a certain sum of money in officially recognised securities.

Such a deposit will no doubt act as a powerful check against the launching of bubble companies of the character which led sometime ago an ephemeral existence in various parts of the country and which owing to their collapse after a brief life so disastrously ruined their constituents. My Committee are therefore in accord with the Government's proposal to make the deposit obligatory on all Life Insurance Companies. But they are strongly of conviction that a deposit of a lakh and a half instead of three lakhs will amply suffice for the object in view. Having regard to the fact that enterprize of the nature in this country is comparatively new and needs much careful fostering and development in order to stimulate the habit of thrift chiefly among the wage-earning classes, and thus popularize the great benefits to be derived therefrom and also to the other fact that capital is still limited, it is essential that the deposit should not be of a prohibitive character so as to arrest the much-needed development. Moreover if the other safeguard which my Committee beg to suggest the Government to adopt is carried out, there will be reserved to the policy-holders ample guarantee, namely, the examination of accounts by competent actuaries once every five years. In this connection it may be pointed out

to the Government the successful character of some of the Life Assurance Companies that have been established here for some years past with a capital not exceeding two lakhs.

My Committee would respectfully draw the attention of the Government to certain Societies such as "Friendly," "Death," "Provident" and others which carry on their work with a small-capital. For such societies a smaller deposit may well be deemed advisable and expedient.

As to the question stated in para. 4 of the letter No. 1056—9 10583,—176 from the Under Secretary to the Government of India, to Local Governments and Administrations, my committee are strongly of opinion that the same amount of deposit now demanded from Indian Insurance Companies should be also demanded from Insurance Companies working in India but having their registered offices in countries the laws of which do not provide for a deposit or other suitable security. The Government cannot be unaware of the fact that under the law passed in 1878 the Canadian Government oblige all Life Insurance Companies working in their dominions "to show assets on hand to cover their total liability or legal reserve at the end of each year and with foreign companies to place with the Receiver-general or Trustees an amount sufficient to cover all the liabilities of all the policies issued." This must be put up on not less than 3½ per cent. basis.

Such an excellent economic provision, with such modifications as may be necessary for Indian conditions, will, in the opinion of my Committee, prove most conducive to the best interests of the Indian people. They would therefore suggest that a provision similar in substance to the one just referred to be incorporated in the proposed legislation about Life Insurance Companies. In addition to the above, the legislation contemplated should also make obligatory on all Indian Life Insurance Companies the investment of all their assets in the same officially recognized securities. Such a provision will prove most salutary and act besides as a strong check on Companies diverting their funds to purposes which may prove detrimental to the interests of policy-holders.

In conclusion, my Committee respectfully urge that the contemplated legislation should not be of such a character as to tend to arrest sound and healthy development and growth of Life Insurance Companies, neither should they be put at any serious disadvantage against all foreign competition which is greatly on the increase in this country, and which necessarily works to India's disadvantage.

I beg to remain,
Sir,
Your Most Obedient Servant,
MUNMOHANDAS RAMJI,
President.
JAYASUKHLAL KRISHNALAL MEHTA,
Secretary.
PURUSHOTTAMDAS THAKOREDAS,
Vice-President.

APPENDIX F.

77-79. APOLLO STREET, BOMBAY.
Dated, 21st May 1908.

FROM THE PRESIDENT,
The Indian Merchants' Chamber and Bureau.

TO THE SECRETARY,
Home Department,
Government of India,
Simla.

SIR,—I have the honour by direction of my committee to offer the following few observations on the recent order of the Government of India to discontinue the commission on the sale of quarter anna and half anna postal stamps.

Some of the prominent and leading Cotton, Piece-Goods and Grain Merchants had approached my committee pointing out the great public inconvenience felt by them and in the different trades in the native town by reason of the order and urging them to represent that inconvenience to the Government with the view that

the order may be rescinded and the old arrangement which offered every facility and convenience be restored. The advantage which the old arrangement secured was this, that stamps were procurable at any time from the nearest stamp vendors. The Government cannot be unware of the habits and usages of the people. The ignorant mass as well as the semi-ignorant are innocent of Government offices. They only know where they might buy stamps or other papers required by law at the nearest vendor's in the localities where they live. For years they had been accustomed, both men of business in the native town and all others, to buy stamps as described above. There is so much obvious facility and convenience. Of that facility and convenience they are now deprived and naturally they feel the effect of such deprivation. A thing which could be had at one's very door is always appreciated not only in India but all the world over. It is in order to give facilities to buy their railway tickets that the Railway Companies have for some years past opened booking offices in the most thickly populated parts of the city and my committee beg to point out to the Government what great facility such offices have afforded to the poorest mass of travellers by rail. Similarly, it is a great facility and convenience, and no mistake, for the mass as well as for business men to buy their stamps at the nearest place. The order which has discontinued the commission has necessarily abolished the stamp-vendor. As a consequence, there is undoubtedly a deprivation of the facility and convenience offered by the old arrangement. My committee wish to draw the attention of the Government particularly to the fact that stamps were available from these stamp-vendors at all times and not at certain fixed hours as is now the case. That was greatly convenient to our native merchants who generally write their letters at the close of the day and despatch them at night-time as well as to the general public. The inconvenience at present suffered is so transparent that it scarcely requires further description. To my committee the expediency of restoring that arrangement is obvious.

My committee had first endeavoured to secure a copy of the order prescribing the new arrangement by applying to the proper department locally. Having been unsuccessful, they applied at

the head-quarters but the reply was given that no copy could be issued. My committee, therefore, are unable to do in this place more than bring the grievances of the business men and others in the native town to the notice of the Government. If my committee have in any way misunderstood the Government, they trust that the Government will be pleased to direct the proper department to furnish them with a copy of the order. If, on the contrary, they have understood the order correctly, then they submit, the Government will be so good as to take the matter of the deprivation of the facility and convenience herein referred to into their favourable consideration and pass orders restoring the old arrangement which had been so exceedingly popular and worked so smoothly and to the great advantage of all concerned.

I beg to remain,
Sir,
Your Most Obedient Servant,
MUNMOHANDAS RAMJI,
President.

JAYASUKHLAL KRISHNALAL MEHTA,
Secretary.
PURUSHOTTAMDAS THAKOREDAS,
Vice-President.

No. 8036—191.

GOVERNMENT OF INDIA.

DEPARTMENT OF COMMERCE AND INDUSTRY.

(POST OFFICE.)

FROM B. ROBERTSON, ESQ., C.I.E., I.C.S.,
Secretary to the Government of India,

TO THE PRESIDENT,
The Indian Merchants' Chamber and Bureau,
Bombay.

Simla, the 28th August 1908.

SIR,—In continuation of Mr. Rainy's letter No. 5694—191, dated the 15th June 1908, I am directed to reply to your letter,

dated the 21st May 1908, in which it was requested that the orders of the Government of India discontinuing the payment of commission on the sale of quarter-anna and half-anna postage stamps might be withdrawn, on the ground that the public had suffered inconvenience, owing to the absence of the facilities which they formerly enjoyed of purchasing postage stamps in the localities where they resided and at all times.

2. I am to say that the Government of India were aware that the abolition of discount on the sale of postage stamps might have the effect of making the purchase of postage stamps less easy, and since the new system was introduced all possible steps have been taken to obviate inconvenience to the public. It is understood that the number of stamp vendors has been considerably reduced but it is not correct to say that the stamp vendor has been abolished, for licensed vendors of general stamps are still required to maintain a week's supply of half-anna and one-anna unified postage and revenue stamps for sale to the public. During the year 1907-1908, more than 900 new post offices were opened throughout India, of which at least 400 were established specially to meet the convenience of the public in the purchase of postage stamps. All Government telegraph offices are now required to keep a stock of postage stamps for sale to the public, and many of these offices are open after the local post offices have closed for the day. The post office, moreover, now employs men to sell stamps at the larger offices throughout the country, and the hours of attendance of these men have been fixed to suit local circumstances. In the case of Bombay City, for example, these vendors sell stamps to the public at the General Post Office till 9-15 p.m., at Kalbadevi and Mandvi till 8 p.m., at Girgaon, Umarkhadi and Byculla till 7-30 p.m., and at all other sub-offices till 6-30 p.m. The Government of India believe that these measures have proved sufficient to obviate inconvenience and the public generally have now accepted the new arrangements as satisfactory.

3. As regards the complaint that native merchants generally despatch their letters at night and require postage stamps at late hours, I am to say that there is no good reason why business

people, knowing that they have letters to despatch late at night, should not provide themselves with the postage stamps they require before the local post and telegraph offices close for the night. I am to point out that in Bombay City there are, besides the General Post Office, 36 town sub-offices at which the public can purchase stamps up to the hours mentioned in paragraph 2 of this letter. At four combined post and telegraph offices postage stamps can be obtained till 9 p. m., and at one till 7 p. m., there are also 11 departmental telegraph offices, some of which are open all night and the remainder up to hours varying from 7 p. m. to 9 p. m., and there are 11 licensed vendors of general stamps all of whom, as already stated, are compelled to keep and sell postage stamps.

4. I am to say, that, the Government of India are satisfied that no serious inconvenience has been caused to the public by the abolition of discount on the sale of postage stamps. They desire me to inform you that, for administrative reasons, it would be impossible in any case to revert to the former system.

I have the honour to be,
Sir,
Your most obedient servant,
P. ROBERTSON,
Secretary to the Government of India.

APPENDIX G.

No. 695 of 1908.

Educational Department.
Bombay Castle, 26th March 1908.

To THE PRESIDENT,
Indian Merchants' Chamber,
Bombay.

SIR,—With reference to a proposal made in 1906 for the award of scholarships to Indian students for higher commercial education at English Universities, it has been suggested that the curriculum should include the following among other subjects:—

Commercial Geography of the world in general, and of India and the Indian seas in particular;

Currency and Banking;

Organization of factories and control of labour;

Exploitation of markets;

Theory of railway rates, and connected branches of railway economies;

General theory of the application of power;

Commercial laws and usages.

Under the first head there should be a close study of the production and trade statistics of the country; the exports should be traced to their destination, and the working up of what is at present exported raw would be examined in detail. Then the accepted methods of working factories and the considerations affecting the use of power should come in for discussion: the creation of a market, the laws that govern freights, and so on, should be familiarly known; and generally the student should be familiarised with the working of an industry on a large scale.

2. It will be apparent that such a course of training could not be obtained in its entirety in the commercial sections of the modern English Universities, as too much time would be devoted to subjects of little importance to India, and too litile time to what is most important here. The English courses would teach much about Europe and America and little about India, while they could do little or nothing to help Indian students in the matter of controlling labour in a country where the accepted western methods have been proved to lead to failure; and the Science of market-exploitation for India has yet to be written. The last consideration seems to be of special importance. The theory of advertisement as affecting western peoples has been worked out in much detail and applied with the most remarkble results in practice; but the methods that succeed in the west leave Indian consumers almost untouched,

3. Having regard to the considerations set forth above, it seems to His Excellency the Governor in Council that the most satisfactory school of commerce would be one established in itself, because, the course of study and instruction would be adapted to the needs of the country, and that no place in India is so well suited for the experiment as Bombay. It has also been represented that commercial training must be given on a fairly large scale if any appreciable effect is to be produced on the business of the country as a whole. A school of commerce in Bombay would, therefore, be much more useful than a system of scholarships tenable in England, both as affording a better scheme of training and as providing for a larger number of students.

4. It has been proposed that as an experimental measure a lecturer in the subject might be brought out from England next winter and that he should be left free to organize the course of training. He would then have to get in touch with the commercial communities in this Presidency, stimulate the demand for education, and then set to work to meet it. If the people engaged in commerce and industry could be induced to take an interest in the proposed experiment it might eventually lead to the establishment of a Chair of Commerce in one of the Government Colleges. These are the lines on which it is proposed a system of training in higher commercial subjects might be developed in this Presidency. The Governor in Council trusts that he may look for the co-operation of the mercantile community in working out this scheme. With these remarks I am directed to request that you will favour Government with the opinion of your Chamber on the subject generally and whether the proposed experiment of bringing out a lecturer meets with approval.

I have the honour to be,
Sir,
Your Most Obedient Servant,
S. M. EDWARDES,
Deputy Secretary to Government.

77-79, APOLLO STREET, BOMBAY,
Dated, 17th June 1908.

FROM THE PRESIDENT,
The Indian Merchants' Chamber and Bureau,
Bombay.

To S. M. EDWARDES, ESQ., I. C. S.,
Deputy Secretary,
Government of Bombay,
Bombay.

SIR,—I am directed by my committee to acknowledge receipt of your communication, No. 695, dated 26th March last, on the subject of a commercial class which the Government contemplates establishing in the city.

My committee beg to express their great satisfaction at the important movement which His Excellency's Government has set on foot with the object of training young men in the higher branches of commercial education and the several economic "topics" of the highest practical utility mentioned in the opening part of your letter under acknowledgment. There is undoubtedly felt for a long time the need of such an education in a city of such first commercial and industrial importance as Bombay. At present no such education is imparted at our private or public seminaries and colleges. Neither the local University seems to have been alive to the necessity of such education and its far-reaching effects of a most beneficial character in the near future to the trade, commerce and manufactures of Bombay.

My committee are generally in accord with the reasons set out in the second paragraph of your letter, that the kind of commercial training which is contemplated is not obtainable in its entirety at modern English Universities, and that therefore in the opinion of H. E. the Governor in Council a school of commerce might well be established in India itself, as stated in the succeeding paragraph. The committee are also at one with the opinion that no place in India is so well suited for the experiment as Bombay. They beg, however, to point out that there ought not to be drawn any comparison between the proposed

scheme of a commercial college and the practice of giving scholarships for study in Europe or America. To draw such a comparison, as is done in your letter, is not just, in as much as these two are not distinct and conflicting schemes but are essential complements of any comprehensive scheme of commercial education. While admitting the great benefits which would accrue to students by attending the classes in the proposed school at Bombay, my committee are strongly of conviction that it would be a great error of judgment to take so unwise a step as to discontinue scholarships for study in Europe or America. They believe that even the education which English Universities, or for that matter continental and American Universities are capable of imparting from the broad and general point would be of no mean value. If those Universities underrate the particular conditions for teaching such subjects as are contemplated in the programme of the Bombay School, they are, in the opinion of my committee, better organized and better qualified every way for a broad and general view of commerce. In short, they cannot shut their eyes to the superior quality of teaching, both theoretical and practical, which the European Universities are capable of imparting. The value of commercial education as imparted at the University of Birmingham or Manchester, and at the Harrow and Yale Universities in the United States will hardly be denied. Were a choice to be made between the proposed Bombay school and the English or other Universities my committee would sooner give preference to the latter than the former. The broad foundations in the science of commerce in all its branches which could be had in those Universities are extremely doubtful to be attained here. Indeed, my committee would be glad to combine the respective advantages which both would afford as calculated to make the student every way more proficient and well grounded than they would be either under the one scheme or the other. The specific knowledge of the exploitation of Indian commerce in its numerous details could be best learnt by the student in Bombay, while the broader and more general knowledge could be learnt in the foreign Universities. The most brilliant of the scholar who has completed his course here might be allowed to complete his studies in any

European or American University. For such a purpose the present system of scholarships ought to be maintained in the spirit of the original object for which they were endowed. But, my committee repeat and repeat it with emphasis that it would be a grievous error to discontinue those scholarships under any circumstances.

Coming to the fourth paragraph of your letter under acknowledgment, in which it is proposed to import a lecturer from England for the proposed local school, my committee fail to see what object could be served by such a lecturer. In the first place he would be new to the country, and, in the second place, he would have himself to learn a great deal of the practical conditions of the trade, commerce, industries and manufactures of the country, specially of Bombay, before he could be in a position to teach with anything like satisfaction the class or classes which may be entrusted to his charge. It is not the case as if a competent lecturer, every way qualified for the purpose in view, could not be obtained in India. In the opinion of my committee, such would be found, provided the lectureship, with its fair emoluments, was widely advertised. But to get a lecturer from abroad who will have himself to learn first of the peculiar local conditions, mode of business, etc., before he can teach, is a proposal which, my committee are constrained to observe, does not commend itself to them; and if such a lecturer is insisted upon, the most probable result, it is to be feared, would be that the school would run the risk of being pronounced a failure after some time and thus the excellent object the Government has in view may be defeated. The Government cannot be unaware of the great complaint which has been made for a long number of years in all parts of India as to the mediocre quality, for the most part, of men who are, from time to time, brought here from English Universities as Professsors. Bearing in mind that complaint, so well grounded, my committee cannot approve of the proposed lecturer from England.

Lastly, my committee are to state, for the information of H. E. the Governor in Council, that they will be glad to co-operate with the Government in establishing this commercial training

school, provided it is in harmony with the opinions herein expressed, as my committee would otherwise refrain from being a party to an organization which does not accord with its own wishes on the subject. My committee would also desire to be informed of the nature of the co-operation which the Government expects. If it is to be of a financial character, then it may be stated at once that it will be beyond the power of the Chamber to assist. Any other co-operation which is within its ability to afford will be cordially given, provided the lines on which the school is instituted are those already suggested above.

I beg to remain,
Sir,
Your Most Obedient Servant,
MUNMOHANDAS RAMJI,
President.

JAYASUKHLAL KRISHNALAL MEHTA,
Secretary.

PURUSHOTTAMDAS THAKOREDAS,
Vice-President.

APPENDIX H.

Statement of Accounts of the Indian Merchants' Chamber and Bureau for the year, 1st September 1907—31st August 1908.

Dr. *Cr.*

	Rs.	a.	p.		Rs.	a.	p.
To the Bombay Native Piece-goods Merchants' Association for Preliminary Expenses.	1,227	10	10	By Subscriptions of Members of the Chamber. (158 Members at 50 Rs. 7,900, less Rs. 200).	7,700	0	0
,, Office Establishment, Rent, &c. ...	1,707	8	0				
,, Books, Magazines, &c.	519	6	0				
,, Printing	181	8	0	,, Subscriptions and Advertisements to the Journal.	65	2	0
,, Journal of the Chamber	166	0	0				
,, Stationery	98	7	3				
,, Furniture	147	0	0	,, Sale of old papers	2	8	0
,, Postage, Carriage-hire, &c. ...	67	13	1				
	4,115	5	2	,, Interest	74	7	3
Cash with the Bank...	3,869	12	5	,, Debts due by the Chamber as rent, pay of the Establishment, &c.	194	4	0
Cash on hand	51	3	8				
Total Rs. ...	8,036	5	3	Total Rs. ...	8,036	5	3

VALABHNARAIN JAINARAIN DANI,
Honorary Auditor.

JAYSUKHLAL KRISHNALAL MEHTA,
Secretary.

MUNMOHUNDAS RAMJI,
President.

PURSHOTAMDAS THAKURDAS,
Vice-President.

REPORT

OF

The Indian Merchants' Chamber and Bureau

For the Year 1908-09

(Sept. 1st, 1908—Aug. 31st, 1909.)

Presented to the Annual General Meeting held on the 25th September 1909.

Presented

by

JEHANGIR BOMANJEE PETIT.

BOMBAY BRANCH

OF THE

Royal Asiatic Society.

REPORT

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1909.

List of Members of the Indian Merchants' Chamber and Bureau.

1. Mr. Bomonji Dinshaw Petit.
2. Messrs. Morarji Gokuldas & Co.
3. ,, Chhagandas & Co.
4. ,, Pragji Surji & Co.
5. Mr. Mulji Haridas.
6. Messrs. Dinshaw D. Kurranee & Co.
7. Mr. Purshotum Vishram Mowjee.
8. Messrs. M. M. Bottlewalla & Co.
9. ,, Bamjee & Co.
10. Mr. Manmohandas Ramjee.
11. ,, Madhavji Thakersey.
12. ,, Morarji Velji.
13. ,, Valji Sundarji.
14. ,, Pragji Vandravan.
15. ,, Ghella Dayal.
16. Messrs. Morarji Kalianji & Co.
17. Mr. Munji Keshavji.
18. ,, Kalidas Dhuramsey.
19. ,, Damodar Haridas.
20. ,, Mulji Kursondas.
21. ,, Ramji Lakhmidas.
22. ,, Valabhdas Jumnadas
23. ,, Lalji Trikumji.
24. ,, Chunilal Sankalchand.
25. Mr. Hemraj Kanji.
26. ,, Jugjiwan Hemraj.
27. ,, Devkaran Narandas.
28. ,, Valji Shamji.
29. Messrs. Bhimjee Ravji & Sons.
30. Mr. Raghavji Anandji.
31. ,, Vallabhdas Kanji.
32. ,, Ratansi Kanji.
33. ,, Chaturbhuj Shivji.
34. ,, Jivram Vussonji.
35. ,, Bhucandas Govindji.
36. ,, Talakchand Jetha.
37. Messrs. Thakersey, Mulji & Co.
38. Mr. Goculdas Shivji.
39. ,, Purushottam Kalidas.
40. ,, Damodar Madhavji.
41. ,, Munji Valji.
42. ,, Gordhandas Naranji.
43. ,, Hemraj Jesang.
44. ,, Damodar Valji.
45. ,, Jethabhai Valji.
46. ,, Gordhandas Khimji.
47. ,, Jutha Kanji.
48. ,, Trikumdas Purshottam.
49. ,, Bhimji Kara.
50. ,, Pranjiwan Naranji.
51. ,, Valji Khimji.
52. ,, Pragji Dayal.
53. ,, Hariram Velji.
54. ,, Ghelabhai Cullianji.

55. Mr. Mathurdas Gokuldas.
56. ,, Cursondas Cullianji.
57. ,, Girdhardas Jethabhai.
58. ,, Chhotalal Munmohandas.
59. ,, Gopalji Valji.
60. ,, Pudumsi Munji.
61. ,, RugnathjiTarachand
62. ,, Canji Curson.
63. ,, Meghji Govind.
64. ,, Bhalchandra Balwant.
65. ,, Runchhoddas Thackersey.
66. ,, Matubhai Vassanji.
67. ,, Chaturbhuj Jivandas
68. ,, Cursondas Purushottam.
69. ,, Cuerji Dharamsey.
70. ,, Jumnadas Sundarji.
71. ,, Purushottam Dwarkadas.
72. ,, Mulji Damodar.
73. ,, Purushottam Cooverji.
74. ,, Hormusji Bejanji.
75. ,, Bamanji Shapurji.
76. ,, Vaghji Cooerji.
77. Messrs. Mulji Jetha & Co.
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79. ,, Gopalji Culianji.
80. ,, Damodar Govind.
81. ,, Ramdas Madhavji.
82. ,, Runchhoddas Vallabhai.
83. Mr. Premchand Ruttanji.
84. ,, Chhotalal Mulchand.
85. ,, Ramji Thakersey.
86. ,, Mulji Pudumsey.
87. ,, Motilal Keshavji.
88. ,, Shamji Vandravan.
89. ,, Visram Dhunji.
90. ,, Bhimji Dwarkadas.
91. ,, Jamsetji Framji Kharas.
92. ,, Vurjiwandas Mulchand.
93. ,, Purushottam Lakhmidas.
94. ,, Hirji Dayal.
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96. ,, Kavasji Temulji.
97. ,, Hemraj Valji.
98. ,, Gopalji Goculdas.
99. ,, Versey Karamsey.
100. ,, Sunderdas Pudumsey.
101. ,, Vallabhdas Lakhmidas.
102. ,, Zaver Jugjiwan.
103. ,, Hurgovind Chattoo.
104. ,, Lalji Naranji.
105. ,, Dayaram Harjiwan.
106. ,, Hiralal Amritlal.
107. ,, Raghavji Ebji.
108. ,, Jeram Hari.
109. ,, Purushottam Govindji.
110. ,, Madanji Monji.
111. ,, Revashanker Jagjiwan.
112. ,, A. C. Rice, Chartered Accountant.

113. Messrs. Motilal Dahyabhai & Co.
114. ,, Devji Kanji & Co.
115. Mr. Jainarain Dani.
116. ,, Shapurji B. Broacha.
117. Messrs. Narandas Rajaram & Co.
118. ,, Haji Mohammed Haji Ismael & Co.
119. Mr. Ratansi Mulji.
120. ,, Bhaidas Narrottamdas.
121. ,, Bansilal Abirchand.
122. Messrs. Phirozshah B. Petit & Co.
123. ,, Dhunjibhoy B. Petit & Co.
124. Mr. S. R. Bamanji.
125. ,, Shivlal Motilal.
126. Messrs. Soonderji Arjun & Co.
127. ,, Khimji Visram & Co.
128. Hon. Mr. Ibrahim Rahimtoola.
129. Mr. Vullubhdas Cullianji
130. ,, Kekhushru Manekji.
131. Messrs. O. H. Nazar & Co.
132. ,, Drewet Chowna & Co.
133. Mr. Gordhandas Khatau.
134. Messrs. B. Maganbhai & Co.
135. Mr. N. D. Dadysett.
136. ,, Megji Khetsey.
137. Mr. Harmukhrai Govindram.
138. Messrs. Shaikh Ahmed Shaik Dawood & Co.
139. ,, The All-India United Insurance Co., Ltd.
140. R. B. Vassanji Khimji.
141. Mr. Tarachand Ghanshyamdas.
142. The Grain Merchants' Association.
143. Messrs. The Indian International Trading Co.
144. ,, K. P. Kothare & Co.
145. ,, The Indian Mercantile Insurance Co., Ld.
146. ,, Jivanchand Laloobhai & Co.
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149. ,, Tata & Co.
150. ,, Hormusji Edulji Davar & Sons.
151. ,, The Berar Manufacturing Co., Ltd.
152. ,, Warden & Co.
153. ,, Premchand Roychand & Co.
154. Mr. Lallubhai Zaverdas Muni.

155. Mr. Trimbak Zinabhai.
156. ,, Lallubhai Dharamchand Zaveri.
157. Messrs. Liladhar & Co.
158. Mr. Mahadev Rajaram Bodas (The Bombay Loom Co.)
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160. Prof. T. K. Gajjar.
161. Messrs. Zaveri & Co.
162. ,, Karsandas Mulji Jetha.
163. ,, Alembic Chemical Works, Ltd.
164. ,, Hajibhai Lalji & Co.
165. ,, Kothari Sutaria & Co.
166. ,, Mr. Fazulbhoy Currimbhoy Ibrahim.

Members of the Committee for 1909-10.

1. Mr. Bomonji Dinshaw Petit.
2. ,, Munmohandas Ramji (President).
3. ,, Dinshaw E. Waccha (Representative of Messrs. Morarji Goculdas & Co.)
4. Hon. Sir Vithaldas D. Thackersey.
5. Mr. Purushottumdas Thakoredas (Vice-President).
6. Hon. Mr. Ibrahim Rahimtoola.
7. Mr. Ruttonsee Mulji.
8. ,, Madhavji Thackersey.
9. ,, Shapurji Broacha.
10. ,, Lallubhai Samaldas.
11. ,, Jethabhai Valji.
12. ,, Jainarain Dani.
13. ,, Valji Sundarji.
14. ,, Mulji Haridas.
15. ,, Girdhardas Jethabhai.
16. ,, Revashanker Jugjiwan.
17. ,, Abdoolkadar Noorbhoy.
18. ,, Gordhandas Khatau.
19. ,, Chaturbhuj Shivji.
20. ,, Sorabji Warden.
21. ,, R. B. Vussonji Khimji.
22. ,, Vallabhnarain Jainarain Dani.
23. ,, Lakhamsey Napoo (the Grain Merchants' Association).
24. ,, Morarji Velji.
25. ,, P. S. Lalkaka (Representative of Messrs. Tata Sons & Co.)

Secretary.

Mr. Jayasukhlal Krishnalal Mehta, M.A.

Honorary Auditor.

Mr. A. C. Rice, *Chartered Accountant.*

The Indian Merchants' Chamber and Bureau.

ANNUAL GENERAL MEETING.

THE Second Annual General Meeting of the Members of the Indian Merchants' Chamber and Bureau was held at the Office of the Chamber on Saturday, the 25th September 1909, at 3 P.M. (B.T.), to transact the following business:—

(1) To receive the Report of the outgoing Committee for the year 1908-09.

(2) To confirm the nomination of the Members of the new Committee made in accordance with Rule No. 31.

(3) To appoint an Auditor to the Chamber for the ensuing year.

Mr. Munmohandas Ramji, Chairman of the Chamber, presided.

The following members were present:—Mr. Dinshaw E. Waccha, Messrs. Chhugandas & Co., Mr. Valji Sunderji, Mr. Ghela Dayal, Mr. Damodar Haridas, Mr. Mulji Karsandas, Mr. Valji Shamji, Mr. Chaturbhuj Shivji, Hon. Sir Vithaldas D. Thackersey, Mr. Munji Valji, Mr. Gordhandas Narunji, Mr. Vithaldas Valjee, Mr. Girdhardas Jethabhai, Mr. Karsandas Purshotum, Mr. Kuverji Dharamsey, Mr. Damodar Govind, Mr. Runchoddas Valabhai, Mr. Chotalal Mulchand, Mr. Ramji Thackersey, Mr. Valabdas Laxmidas, Mr. Hargovind Chattu, Mr. Revashankar Jagjivan, Mr. Purshotumdas Thackordas, Mr. Rutonsey Mulji, Mr. Ibrahim Rahimtula, Messrs. Drewet Chowna, Messrs. Sundarji

Arjun & Co., Messrs. Shaik Ahmed Shaik Dawood & Co., Mr. Lakhamsi Napoo, Mr. Abdool Kadar Noorbhoy, Mr. Pestonji Sorabjee Lalkaka, Messrs. Jivanchand Laloobhoy & Co., Mr. A. C. Rice, Mr. Sorabjee Eduljee Warden, Mr. Jainarain Dani and Mr. Vallabhnarain Dani.

Mr. Munmohandas Ramji, in moving the adoption of the Report, said—

In proposing the adoption of the Second Annual Report of the Committee, I have great pleasure in congratulating you on the success of the Chamber, in which we all take so much pride as representing the vast Indian commercial interests. The principle of associations and organisations is not new to the East. Mahajans in India and Guilds in China even now exercise a potent influence and are powerful factors in the development and unification of the commercial community. Through some reason or other our ancient Mahajans are disappearing, but it is a fortunate sign of the times that their place is being taken by Chambers of Commerce and Associations which aim at combining in themselves all the useful characteristics of the ancient Mahajans of the East and of the modern Chambers of Commerce of the West. What is the place of these Chambers and Associations in our modern commercial life? They serve as educational and unifying forces, as regulators of the complex currents of the modern commercial world, as pioneers of commercial progress, and as 'Max' recently observed, 'school for self-government.' The chief drawback in the way of progress of commerce of this country was the want among Indian merchants of organisation and of system and of representative bodies to voice their grievances before the Government, to regulate the conduct of the component parts, and to serve as educational forces. This drawback will be removed, now that the commercial community has begun to realise its destiny and organise itself in Chambers of Commerce and Associations.

I may be allowed to say that this Chamber, within two years, has been able to realise many of its aims and objects and has established for itself an unique position in the commercial life of the Presidency. This success is in no small measure due, as you have seen from the Report of the Committee, to the support of the public and the Government. I feel no doubt that as our work will be appreciated and advantages of such institutions are more and more realised, we shall have among our fold each and every merchant of the City and Presidency.

From the list of the subjects considered by your Committee during the last year, you will see that questions which came up for the consideration of your Committee were of a wide and comprehensive character, and affected intimately the interests of the commercial community. You will see from the Report presented by the Committee to you that their opinions were guided by considerations of the public good. The first question your Committee took up during the year was about the iniquitous policy pursued towards our countrymen in South Africa.

We sent a telegram to Lord Morley urging him to take steps to remove the grievances of Indian subjects of His Majesty. In this connection we acknowledge, with feelings of gratitude, the noble services rendered by Lord Ampthill, President of the South Africa British Indian Committee. It is necessary to din and din upon this question till we are successful in redressing the grievances of our fellow countrymen in South Africa. All the Indian Chambers of Commerce and if need be all Asiatic Chambers of Commerce ought to join together to lodge an united protest against the anti-Asiatic campaign of the South Africans and against South African Union Bill.

The three sorts of telegrams which were in vogue upto the end of the year 1908 proved rather cumbersome, and the Government proposed to substitute two classes for the then

prevalent three. Your Committee approved of the suggestion, but suggested several changes in the rates which would have proved practically more advantageous to the public as well as to the Government if they had been adopted.

The popularity of one anna nickel coin tempted the Government to think of introducing half-an-anna nickel coin. The question was duly referred to your Committee, who disapproved of the innovation. From inquiries we made, we found that the poorer classes had rarely occasion to use coins of the denomination of an anna and half-an-anna. In fact their frugal shopping for a day comes up to only about this amount, their transactions amounting to the convenient pie. In the mofussil specially this is the case. To the middle classes which may have occasion to use half-an-anna, the old dhabu serves equally well. We suggested therefore that instead of introducing half-an-anna nickel coin, the Government might very well think of introducing a coin of a lower denomination than that of a pie. We know that the Government has dropped for the present the idea of introducing such a coin in the currency of the country.

Next in order were the questions of the refund of town duties, shortage of waggons, and quarter-anna stamps for the hundis, all of which will be found treated in the Report. The question of Trade Mark Registration again cropped up last year through the assiduous persistence of British Chambers of Commerce. Though the Government in accordance with the unanimous wishes of the Indian commercial community refused to make any change in the existing law, British Chambers of Commerce are year after year pressing the Imperial Government and the Government of India to introduce a law of Trade Mark Registration. It is an index to their perseverance, but we cannot understand why the Government should still move in the matter, though the question is again and again rejected by successive Governments.

One of the most important questions considered by your Committee during the year under review was with regard to the provisions of Bill No. 1 of 1909 affecting the constitution of the Port Trust. Through the extension of the Port of Bombay, it was thought expedient by the Government to have on the Board of the Trustees representatives of two Railway Companies, interests of which are closely associated with those of the Trust. Your Committee took this opportunity of pointing out to the Government the advisability of recognising the claims of the Indian commercial interests. The old regulations provided for a minimum of three Indian members. This number was never even once exceeded. Again all members were appointed by nomination, a system which Lord Morley himself condemned in no uncertain language. Your Committee requested the Government to increase the number of Indian Trustees to five, and accord the right of electing at least three, if not all of these, to this Chamber. Your Committee allude in their Report to the sympathetic attitude of the present regime towards Indian aims and aspirations. This was best shown in the attitude the Government took towards the Bill. No sooner was it acquainted with the true facts of the case than a change was made in the Bill providing for five seats for Indians and two of these being filled up by election.

Next to questions of Jain Holidays, Telegraphic transfers, and the Indian Companies' Act we had to consider an important letter of the Bombay Government about Expansion of the Legislative Council. Herein also we have to acknowledge the valuable help we have received from the Bombay Government, who, in their letter to Lord Morley, had strenuously supported the rights of the Indian commercial community for the election to the Legislative Council. The following quotation from that letter will show how the Bombay Government recognised, in a liberal spirit, rights of the Indian commercial community:—"The Council may be

completed by the creation of one seat to represent such Indian Merchants' Associations as may be selected on each occasion by the order of the Government, as it is clear that the Chamber of Commerce cannot be said to represent native opinion at all. There are about ten members who are not Europeans, and they are not in the Committee. The native traders and business associations must increase with the commercial development of the country. It is desirable that, as has been suggested by the Indian Merchants' Chamber, a seat should be reserved for the nominee of at least one such Association." We were informed by the Government that this Chamber and the Bombay Native Piece-goods Merchants' Association were chosen as representatives of the Indian commercial community and were asked to choose from two of methods of election proposed to us. You will see from the report that we chose the second method, namely, that by which each body should elect ten delegates, and these twenty delegates would then elect a member to the Council.

This privilege accorded to the Indian commercial community is a precious one, and will serve to bring hitherto untouched commercial questions to the notice of the Government which will have an opportunity of learning at first hand opinions of the commercial public. You will be glad to know from the Report that the Journal of this Chamber started to educate the Indian public in commercial and financial matters is proving more and more a success and is spoken in the highest terms by the Press and public.

Before I conclude, I wish to draw your attention to a matter at present occupying the attention of our Commitee—I mean the question of Indians trading under European names. I, for my part, am greatly surprised at the attitude the Bombay Chamber of Commerce has taken in the matter. Everyone has a legitimate right to trade under whatever name he likes, and it is simply preposterous to suggest that persons should

be asked to appear before the Court and the Police Commissioner to give their real names. Even in the West, individuals and firms are allowed to choose whatever designation they may like for trade purposes, and there is no reason why the same should not be the case here. In this country it is a common custom for firms and individuals to adopt names of their patrons or of gods or other fanciful names. In the same way some persons might have adopted European names. Again in some cases European firms have sold their goodwill to Indians, who have paid high price for it. Are these to be prevented from enjoying the fruits of the money they spent? It will be a dislocation of trade to force them to change their names, and it will be a violation of freedom of trade to prevent persons from keeping whatever names they may like for commercial purposes. You may rest assured that your Committee will deal with this question soon to safeguard the rights of Indian merchants. With these words I propose the adoption of the Report.

In seconding the proposal for the adoption of the Report, Mr. Purshotamdas Thakoredas reviewed the condition of the trade during the season just ended, and said he did not think that he could well congratulate the local merchants on it. Pearl merchants had done better than others as far as having an early boom after the general depression of the last year.

As to the replies and explanations given by the Chamber, he thought that they fully voiced the opinion of the Indian commercial community. The demand by the Jain Graduates' Association for addition of a few Jain holidays to public holiday list was to his mind a sad beginning of the spirit of intercaste. Two of the most important of the Jain holidays, *viz.*, Bhadarva Shud 4, and Asho Vad 13 are public holidays as Ganesh Chaturthi and Diwali, and he did not think the Jains could be ranked with the Parsees as the latter stand as separate community.

As to the changes suggested in the Indian Companies' Act, he thought that the recent sad but startling revelations ought to be taken as an exception. At the same time he strongly felt legislature could now well come in and dictate stricter precautions to ensure that a thorough and impartial audit was made. He did not see the necessity for any other precaution at this stage.

As to Prof. Lee-Smith's scheme requiring Rs. 8,000 per head for one Indian to go through a course of commercial training in London, he thought the Chamber should collect a fund, and out of the interest thereof should give necessary help to deserving men who must undertake to refund the principal with interest at 4 per cent. within three years from their return.

He was glad to notice the anxiety of Native Princes to encourage trade and industry in their States. This laudable anxiety of theirs has lately developed into active interest in concerns in their States, and to ensure good returns on these ventures of theirs, some Princes in Kathiawar put strict checks on free movements of their crops. In some cases crops ready for export had to await to be pressed per force in the State press which was not ready. This strictness was deplorable, though he observed, in fairness to the States, that their rates were none too high as compared with those in other native presses near by. However, he thought it would be best not to have any check at all on the free movements of the crops in any form.

One of the most important events of the period, he observed, was the recognition by the Government of the rights of the Indian commercial community for representation in the Legislative Council and the Bombay Port Trust. He further on drew the attention of the meeting to the suggestion made by him last year about the advisability of all the different Mercantile Associations, amalgamating and joining the Indian Merchants' Chamber, which was the representative of the

Indian commercial community. He thought that the course suggested by him would be for the good and progress of the Indian commercial interests, and urged leaders of the different Associations to frame out a comprehensive and workable scheme.

The Hon. Sir Vithaldas D. Thackersey expressed the hope that next year would prove more prosperous for the trade and commerce of the country in view of the rainfall. Sir Vithaldas considered that there was an urgent necessity of amending the Indian Joint Stock Companies' Act and putting it on the level of the English Act.

The proposition was further supported by Mr. Jethabhai Valji who repudiated the theory that boycott was responsible for the large stocks of English piece-goods lying in the Port Trust Godowns at Calcutta and Bombay, and said that these stocks were due to over trading and bad seasons.

Mr. Jainarain Dani spoke about the utility of Swadeshi Banks.

The Report was further supported by Mr. Abdul Kadar Noorbhoy, who said—

Gentlemen, this Chamber has turned out an important Institution to the Native Merchants. The advantages it has brought forth already, the services rendered, and the benefits anticipated in future one cannot help concluding but that in a short time it should reach a substantial footing. Merchants of all castes and creeds should reap the benefit of the Chamber, and every one of them sparing what leisure time they can afford, allot services with a hearty good will, so that it may reach the position that the European brethren have brought the Chamber of Commerce to, and Government may thereby attach as much importance as it does to the other Institution and hold us in the same regard. I earnestly recommend that it may be constantly urged on the Government to consult this Chamber in matters of trade so that the aspiration with

which it is founded be fully realized. Gentlemen, we all wish success to the Chamber to fulfill all the objects with which it is brought into existence, but this cannot be done unless we all one and all co-operate for the purposes, punctually attending on the meeting day and frequently approaching Government to redress grievances that affect merchants in the form of Government rules.

Gentlemen, our present President, Mr. Munmohandass Ramji, renders services to the Chamber so valuable as to beggar description and praise. His services, public and career, are well spoken of by every one which is enough to make us proud of him. I will go further and with your permission observe that the services the gentleman has been in his quiet style rendering the Chamber is one of a nature we cannot sufficiently thank him for—in fact it will be no exaggeration for me to say in public, I believe I echo the voice of every one present here, that he is almost the father of the Institution. Since it is to his energy and efforts that the Chamber owes its primary existence. If we follow the example set us by our worthy Chairman and devote our leisurely time to the service of the Chamber, I vouchsafe much benefit will be served. While so working for the furtherance of the interest of the Institution, you have to bear in mind that it is in its infancy, and, therefore, as a child it deserves at our hands as much labour, trouble, and sacrifice to rear it up to a healthy state as its parents would take and undergo voluntarily.

Swadeshi.....The wind of Swadeshi movement, Gentlemen, nowadays blows in full force everywhere, but the current in the Bombay Presidency is in less force than what prevails in Bengal. I am not wrong to say that we all are not opposed to Swadeshi movement and enterprises. Our benign Government encourages the same and therefore it behoves us to stimulate them to the best of our power, remembering that it is all to be done in good form without causing the slightest cause of vexation and provocation to the Go-

vernment or the Authorities that be. I allude here specially to the boycott movement as they who use the word boycott did not remember what I say and thereby gave unnecessary cause of annoyance to the Government and their officials which led them to view the matter with an eye of suspicion. All that was to be done was to resolve to give preference to Swadeshi manufactured articles as far as possible over foreign manufactures, with the consequence that the Government would have encouraged the aspirations of the people as they are now prepared to do and the objects of the originators secured. Again, Gentlemen, those who warmly advocate the Swadeshi movement should remember that things so made in India cannot be sold at the same price or more as similar articles of foreign make. In fact, the chances are full for Swadeshi goods to realize the same price or more than the similar thing of foreign manufacture costs—the supporters of the Swadeshi movement must bear the following points in mind:—

1st. That the quality of an article must tally with that of the foreign make.

2nd. That no underhand work should exist in the rivalry of trade.

3rd. Prices to be fixed proportionately cheap for the articles calculating only the cost of the capital involved and reasonable interest with no avarice for handsome profits.

If things are so set in motion I can assure you, Gentlemen, that Swadeshi enterprizes will progress by leaps and bounds reaching desirable states, and the capitalists in our midst will readily venture to invest their money in the starting of new industries.

Swadeshi Banks.—The capitalists in our Presidency seem to have entered competition for the formation of new Banks which we all welcome. The question to seriously consider for us is whether this competition will benefit or harm trade. If we go deep into the matter we soberly find

that Banks which have been hitherto established by enterprizing capitalists have rendered no material benefit to trade or traders than what the old established Banks have been tendering the merchants. On the contrary, it is generally believed with cogent reasons that crores of rupees till now in circulation with the bankers and shroffs for the advance of loans to merchants have been locked.

Gentlemen, I do not mean to say that any Bank should go advancing money haphazard without understanding or covering their responsibility by some security. It is, however, quite natural that we depend on having better facilities in trade from such Swadeshi Banks than what is afforded by the long-standing, old-established foreign Banks. For instance, when the latter advance loans on Government paper, cotton, etc., why, I ask, should not the Swadeshi Banks see their way to advance loans to merchants on the security of goods in their possession such as piece-goods, sundries, etc? so that if trade be furthered and merchants offered greater advantages the popularity of such Banks goes on increasing. I have every confidence, Gentlemen, that Mr. Jainarayan Dani, who is the leader of the new Bank, will render the same popular by attending to my suggestions, and it is incumbent on the authorities of all such Swadeshi concerns to follow suit and to benefit trade and traders.

High Prices and Harvest.—Gentlemen, the upward tendency of prices year after year is a matter of serious consideration in so far that they affect not only human beings alone, but also animals and the whole Creation. It is just out that the Secretary of State for India has nominated a Commission to find out the causes thereof, and if this information is correct we must all take it as a matter of congratulation. Whatever be the reasons internal experience teaches us that the cause is not far to seek. The rich have nothing to suffer as consequences. It is only the middle classes and the poor that are mainly affected by it and are driven in a corner.

Wherever you turn your eye the Devil has his day and the people of both the classes reffered are trapped in the jaws. Gentlemen, it must be patent to you that cultivators are not inclined much in favour of grain cultivating and do so less every year owing to heavy tax, want of rains, famine and their indebted condition. Quite naturally they therefore leap to the cultivation of cotton which costs them comparatively less labour and brings them money in advance without the crop being affected to a very great extent by scanty rains as is the case with the harvest. It is of prime importance, Gentlemen, to remember that in times of scarcity of grains and famine there are exports of grains worth crores of rupees from India, which verifies the proverb, charity must begin at home, as by it we starve while our neighbours revel at our cost. To the transport of such crops in bulk out of our hands and mouth as it were I draw your serious attention, and if there be any way to remedy the evil, however partially, I believe the time has come when co-jointly with the Government steps be taken to remedy matters.

Canals.—Gentlemen, our attention has been drawn for the past few years on the matter of canals, to which our gracious Government has allotted all Sind. Lord Curzon and his illustrious predecessors had attached greater importance to the construction of railways than canals, but Punjab and Benga have proved to us that the opening of canals leads to the greater prosperity of a province than railways. It need not be said that we are not supporters of railways, but of canals, for the reason that the latter being more advantageous, we believe it of prior importance and primary consideration. For several years through the absence of the required rains, India's condition is rendered peculiar, and it is aggravated by famine, yet the people have best met the situation. When we are so beset with unfortunate circumstances it is needful that Government should help us, and therefore we should respectfully appeal to the authorities to attach greater importance to the

erection of canals in preference to railways, and, wherever possible, erect the same to the material advantage of the district. In this particular matter, Gujrat is indeed very unfortunate, for the reason that once it was famed for possessing the best cultivated soil, but is now considered the very reverse. Gentlemen, is it not possible to open canals from the Nurmudda and the Tapti? I admit the project to be over-costly, but it should be borne in mind that however expensive, the advantages accruing will preponderate. If canals can be so drawn out from these two mighty rivers, I am confident, with the advantage that Gujrat will have thereby, famine must scamper off, to a great extent, from India, which is so long continually afflicted by it year after year. We have, Gentlemen, no wish to interfere with the dispensation of an All-wise, All-seeing Providence, but at the same time it is our bounden duty to do our very best for the redress of calamities that surround us by the exercise of the faculty of reason bestowed on human beings as the best of the Creator's gift—a bestowal which gives supremacy over all Creation.

River Mouth Covering.—It will not be fruitless for us, Gentlemen, to draw the attention of our benign Government to cover up the mouths of the Nermudda and the Tapti in Gujrat so that there can be no possibility of the ebbing off or lessenning of water in them or render the rivers dry. This is so important a point that it needs no comment from me to recommend the same to you, and yet I will consent that the scheme is very expensive; but, inasmuch as it goes to benefit not the human beings alone but also animals and the whole Creation, how imperative it is, Gentlemen, that it should be undertaken at all cost? Above all, its importance will be self-evident to you when you reflect on the sufferings of the cultivators for want of rain and water which this project completed will end entirely.

Currency.—For some time Government is contemplating the currency of Rs. 50 notes in all provinces equally, for

which we thank them, but if the same is extended to Rs. 100, we shall feel all the more obliged.

Gentlemen, before I take my seat, I have to convey that these views, of mine placed before you, pertain to trade matters generally, which may have their demerits, and I shall thank you to overlook them. I thank you, Gentlemen, for the patient hearing accorded to my lengthy speech at the sacrifice of your valuable time, and trust that, with due consideration to what I have said, you will approach Government time after time on the points I have alluded to, with the view to reap the benefits I vouchsafe to result in future. Among the matters placed before you, there are schemes that will touch you as over-expensive, but I believe them if taken in hand, easy to fulfil if the Native Princes of India back up and co-operate with the British Government for the purpose in all good will. The subjects I have dilated upon deserve besides the support of the public and the Press to bring them before the notice of the Government and the authorities. We have, Gentlemen, to thank God that just now, at the helm of Indian affairs, we hold a Council all encouraging in sympathy with our aspirations with the trio administrators of the stamp of Morley, Minto and Clarke, so mighty sympathetic and generous towards us. India bids fair to do well only if we carry our appeals in all good faith.

You, Gentlemen, should have besides learnt with pleasure the anticipated visit in our midst shortly of our respected and sympathetic Viceroy, H. E. Lord Minto, when all public bodies and institutions are expected to wait on the illustrious personage with addresses of welcome, and among such our sister institution the Chamber of Commerce will share the respects by the tender of a separate address—a suitable opportunity, nay a golden one, rare indeed in one's way, which should not be lost. I therefore strongly recommend and urge that our Chamber present to H. E. the Viceroy an address of welcome, alluding therein to our urgent solicitations which

sooner or later I feel confident will bring in results beyond our expectations. Gentlemen, in all things as in this, the question of expense will creep in, but I believe with the Town Hall at our disposal if asked for costs will be materially economized. I therefore suggest to you, for the election of a Sub-Committee to do the needful in the matter, and trust that the same be approved by you all and will have due consideration. Once more thanking you for the patient hearing you have tendered to my lengthy say.

The Report was then adopted.

The Secretary then read a list of names of Members of the new Committee for 1909-10, elected according to Rule No. 25.

The election was confirmed.

The following gentlemen were declared to have been elected members of the Committee for the ensuing year :— Mr. Munmohandas Ramji (Chairman); Mr Purshotumdas Thackordas (Vice-Chairman); Mr. D. E. Wachha; Hon. Sir Vithaldas D. Thackersey; Mr. Shapurji Bharucha; Mr. Lalloobhai Samuldas; Mr. Girdhardas Jethabhai; Hon. Mr. Ibrahim Rahimtula; Mr. Madhavji Thackersey; Mr. Jainarayan Dani; Mr. Lakhamsi Napoo; Mr. Bomanji Dinshaw Petit; Mr. Jethabhai Valji; Mr. Sorabji Warden; Mr. Pestonji Sorabji Lalkaka; Mr. Rutonsey Mulji; Mr. Valji Sunderji; Rao Bahadur Vasonji Khimji; Mr. Revashanker Jagjivan; Mr. Mulji Haridas; Mr. Gordhandas Khatao; Mr. Morarji Velji; Mr. Pragji Surji; Mr. Chaturbhuj Shivji; and Mr. Abdulcadar Nurbhoy.

Resolutions were then passed appointing Mr. A. C. Rice auditor for the ensuing year, and thanking the retiring committee for the work they had done during the past year.

A vote of thanks to the Chairman terminated the proceedings.

Report of the Committee of the Indian Merchants' Chamber and Bureau for 1908-09.

Presented to the General Meeting.

In presenting this second Annual Report, it gives your Committee great satisfaction to observe that the work of the Chamber is being greatly appreciated and its potentiality to successfully promote its aims and objects in course of time is generally recognised.

Recognition from the public and the Government.

2. It will be noticed from the report the actual practical work which your Committee were able to accomplish during the year under review. The increase in the number of members (eleven) was satisfactory and is an excellent index to the popularity of your Chamber and the larger interest the Indian commercial community of the city and the Presidency takes in all matters affecting their interests.

Secondly, both the local and the Imperial Governments have been pleased to address the Chamber on all important mercantile matters on which they feel desirous of eliciting the opinions of its members. This solicitude on the part of the governing authorities you will no doubt greatly appreciate as your Committee do. We are all convinced that it is only by full and frank interchange of views and by mutual co-operation that the welfare of the whole mercantile community can be promoted with the greatest advantage.

Lastly, the extended popularity and support which the Chamber's monthly journal has acquired is another certain index of its progress.

South African Question.

3. The first matter which engaged the attention of your Committee was the unjust treatment meted out to our countrymen in South Africa. Even after ten years there is no satisfactory solution of the problem and the recent legislation in Parliament has proved most disappointing. In anticipation of it your Committee, after serious consideration, had appealed to Lord Morley by telegram to redress the grievances of British Indians in South Africa and relieve the tension, vexation and annoyance which have been greatly prevalent throughout the country. The Bombay Native Piece-Goods Merchants' Association, the Grain Merchants' Association, the Bombay Cotton Exchange and the Share Brokers' Association—all joined the Chamber in its protest. A copy of the telegram was also forwarded to Lord Ampthill who, as President of the South African British Indian Committee, has rendered and is rendering yeoman's service to the cause of the Indians in South Africa. Your Committee, however, regret to say that, notwithstanding all efforts and appeals and the strong backing by the Imperial Government on their behalf, Parliament has failed in its duty and responsibility towards His Majesty's British Indian subjects to protecr them in South Africa. The colour line is now definitely marked out, which can bode no good either to the Union or the Indians in South Africa.

Changes in the system of Telegrams.

In December 1908 the Government of India proposed to make changes in the system of telegrams. Your Committee generally approved of the changes, namely, to have only two classes of telegrams instead of three, but suggested that the charge for an ordinary telegram should be fixed at fout annas, the number of free words allowed for it being fixed at eight and that the charge for each additional word in the case of urgent telegrams should be fixed at 1½ annas.

The suggestion was not acted upon.

Half-an-anna Nickel Coin.

5. Another matter which the Chamber was invited to offer its opinion on was the advisability of introducing half-an-anna nickel coin in the currency of the country. Your Committee disapproved of the suggestion on the ground that the old Dhabbu or half-an-anna was adequately fulfilling the purpose, and that there was no suggestion among the public for any change whatever. If at all, the introduction of a coin of a denomination lower than that of a pie would, if issued, be found extremely popular and immensely convenient to the poor.

The Government have recently notified their intention of not issuing the half-anna nickel coin.

Refund of Town Duties.

6. The question of the refund of town duties having engaged the attention of the Municipal Corporation, the Municipal Commissioner in his letter of the 12th December 1908 requested your Committee's opinion on the revised rules in connection therewith. After consulting the representatives of the grain, sugar and ghee trade, the Municipal Commissioner was duly informed of the suggestions which the Committee considered advisable.

Shortage of Waggons.

7. A member of the Chamber, Messrs. Narandas Rajaram & Co., brought to the notice of your Committee the shortage of waggons last busy season at Etawah and the consequent loss inflicted upon merchants dealing in cotton. The Committee addressed the Railway Board drawing their attention to the shortage with a view to its being remedied.

The Railway Board replied that every effort was being made to remove the incovenience.

Quarter-anna Stamps for Hundis.

8. The Grain Merchants' Association having issued a circular letter to different Associations and Chambers, in reference to the inconveniences generally felt by merchants by reason of the prohibition of quarter-anna stamps for hundis, your Committee approved of the suggestion to move the Government to make the use of quarter-anna stamps legal for hundi purposes.

Trade Mark Registration.

9. The next matter which occupied the attention of your Committee was the Trade Mark registration, a question which has now and again been raised during the last 30 years and more. Your Committee were consulted by the Government as to the advisability of having a Trade Mark registration law for India. They were informed that the existing law was ample for all practical purposes and that no new legislation whatever was at all necessary or expedient.

Bill No. 1 of 1909.

10. One of the most important measures passed by the Bombay Government during the year was that relating to the constitution of the Port Trust. Till the passing of the Act 1 of 1909 the number of Indian trustees nominated by the Government was three. Your Committee respectfully drew the attention of the Government to the fact that though that number might have been considered adequate years ago when the trade of the Port was far less than it is now, it was altogether inadequate for representing the existing large and varied interests. It was also pointed out that the prepetuation of the system of nomination for the appointment of Indian trustees was undesirable and should be substituted by the system of election, the number of Indian Trustees being at the same time increased to five. Further that the Chamber ought to be granted the privilege of electing at least three if not five Indian Trustees. It is a matter for no little

satisfaction that the Government have been pleased to increase the number of Indian trustees to five and have provided for two out of the five seats being filled up by election.

Jain holidays.

11. The Jain Graduates' Association, representative of the Shwetamber section of the Jains, had written to the Government praying for separate Jain Bank holidays. The Government having asked the opinion of the Chamber on the matter, your Committee replied that the Jain community was divided into three sects and that holidays of these differed from one another. It was feared therefore that if the Government granted the request of the Jain Graduates' Association, representations for observance of their respective holidays would be made by the other two sections. It was for the Government to consider therefore whether it was expedient to comply with the request.

The Government refused the request.

Rules and Regulations.

12. As the rules which were originally framed were found on a practical working to be defective in many respects, your Committee had them thoroughly revised. These were unanimously passed by the general meeting on the 31st July 1909.

Telegraphic Transfers.

13. Your Committee approved of the recent step taken by the Government to fix the minimum of telegraphic transfers at Rs. 25,000 instead of Rs. 50,000, and recommended that that minimum might still further be reduced with every advantage to ten thousand rupees.

Indian Companies Act.

14. Your Committee have also approved of two important amendments recently made in the Indian Companies Act in reference to payment of interest out of capital and reissue of debentures.

Expanded Legislative Council.

15. Very recently the Government of Bombay informed your Committee that the Indian Merchants' Chamber and the Bombay Native Merchants' Piece-goods Association had been recognised as representing Indian trade and commerce to conjointly exercise the privilege of electing a member to the reformed Legislative Council and inquired which of the two methods of election suggested by the Government would meet with their approval. The suggested methods were:—(1) that both the bodies should join together and elect a member; (2) that each body should elect ten delegates and that these delegates should then proceed to elect a member of the Council. Your Committee expressed their thanks to the Government for the privilege thus conferred and approved of the second method of election.

Journal.

16. Your Committee are pleased to inform members of the success the Journal has met in all quarters. Both the Press and the commercial public have appreciated the Chamber's effort in this direction which is already beginning to have an educative effect. The Committee specially take this opportunity to acknowledge the generous support which H. H. the Maharajah Gaekwar of Baroda has accorded to it by ordering the Journal for use in all the public libraries of the State.

The late Mr. Chaturbhuj Morarji.

17. Your Committee regret to have to record the death of one of their members, the late Mr. Chaturbhuj Morarji. In him the Chamber has lost one of the most influential and weighty supporters.

Accounts of the Chamber.

18. The Balance Sheet of the Chamber audited by the honorary auditor, Mr. Abdulkadar Noorbhoy, is given herewith.

APPENDIX A.

List of Magazines and Papers subscribed to by the Chamber during the year of report:—

(1) The *Bombay Samachar*.
(2) The *Times of India*.
(3) The *Bombay Government Gazette*, Parts I—I A, 4 to 8 and 11.
(4) The *Gazette of India*.
(5) The *Indian Trade Journal*.
(6) The *Capital*.
(7) The *Gujarati*.
(8) The *Economist*.
(9) The *Statist*.
(10) The *Board of Trade Journal* (Free).
(11) The *London Chamber of Commerce Journal* (Free).
(12) The *Magazine of Commerce*.
(13) The *Bankers' Magazine*.
(14) The *Manchester Chamber of Commerce Journal* (Free).
(15) The *Indian Textile Journal*.
(16) The *Prajabandhu* (Free).
(17) The *Gujarati Punch* (Free)
(18) The *Accountant*.
(19) The *Udbodhan*
(20) The *Vasant*
(21) The *Jnansudha* } Gujarati (Free).
(22) The *Buddhiprakash*
(23) The *Byapari and Karigar* (Free).

APPENDIX B.

The following publications are kindly supplied by the Government free to the Chamber:—

1. *Accounts of the Trade and Navigation of British India* (monthly).
2. *Accounts of the Trade by land of British India with foreign countries* (monthly).
3. *Cotton Spinning and Weaving in the Indian Mills* (monthly).
4. *Agricultural Statistics of India.*
5. *Area and yield of certain crops in India.*
6. *Note on the production of Tea in India.*
7. *Note on the production of Coffee in India.*
8. *Accounts of the trade by Rail and River in India.*
9. *Review of the Trade of India.*
10. *Statement of the Trade and Navigation of British India:—*
    (I.) *Foreign Trade—Vols.* I. & II.
    (II.) *Coasting Trade.*
11. *Statistics of British India* (all parts).
12. *Prices and wages in India.*

APPENDIX C.

DEVELOPMENT OF BOMBAY.

No. 3023 OF 1909.

GENERAL DEPARTMENT.

Bombay Castle, 14th June 1909.

TO THE PRESIDENT,

Indian Merchants' Chamber.

SIR,—I am directed to forward for information 2 copies of Government Resolution No. 3022 of this date regarding the development of Bombay City and the improvement of communications in the Island.

I have the honour to be,

Sir,

Your most obedient Servant,

J. R. HYPHER,

For Secretary to Government.

Development of Bombay City and the improvement of communications in the Island.

General Department. Bombay Castle,
No. 3022 14th June 1909.

RESOLUTION OF GOVERNMENT.

In letter No. 7382, dated 9th December 1907, the Governor in Council invited the opinion of the numerous important representative bodies in Bombay on the following points bearing on the future development of the City:—

(1) With the object of adding to the areas available for occupation by the wealthy classes, is it desirable—

(*a*) to prepare schemes for the construction of residential areas in the north of the Island,

(*b*) to effect reclamations in Back Bay, or

(*c*) to utilize Trombay,

or to adopt more than one of these remedies simultaneously?

(2) What are the immediate needs of the City in regard to channels of communication? Should these be met by the widening of Abdul Rahman Street, and other means aimed at providing broad northern and southern thoroughfares throughout the length of the Island?

(3) Is it desirable to adapt the Victoria Terminus for the reception of all main passenger traffic into Bombay?

(4) Can the local railway traffic be brought from Parel into the Victoria Terminus in future, along the existing G. I. P. route from Parel, thus enabling the B. B. & C. I. Railway to be dispensed with from Grant Road onwards, or should the present B. B. & C. I. line be retained for the purposes of local traffic as far as—

(*a*) Marine Lines,

(*b*) Church Gate,

(*c*) Colaba?

(5) Assuming the existence of free and rapid communication by rail, tramway or otherwise, and the construction of two arterial thoroughfares running north and south, what areas on the Island are specially suited to the housing of—

(1) the middle classes who visit the Fort daily for employment?

(2) the labouring classes including the mill-hands and other factory employés?

(6) What special measures are necessary or desirable, in the nature of the provision of cheap workmen's trains or workmen's tramways, to enable the labouring classes to be cheaply accommodated in the less frequented portions of the Island where land is available on easy terms? Assuming that cheap fares can be arranged for traffic between certain hours, will the working classes be able to pay these fares and a rent adequate to give a reasonable return on the capital invested in accommodation schemes?

The Governor in Council has now received and considered very carefully the replies to this communication, an abstract of which has already been made public, and is attached to this Resolution, and has examined the findings of certain expert committees appointed by Government at intervals since 1877 to report on these and kindred questions. It remains to formulate a policy which shall govern the development of the Island for the next twenty years.

2. Three principal suggestions were made by Government for adding to the areas at present available for occupation by the wealthy classes. It has been generally recognized by the various bodies consulted that the desirable position for dwellings intended to be occupied by the wealthy classes is along the western shore of the Island. Two serious obstacles at present prevent the erection of further desirable dwelling-houses along the shore line from Mahim through

Worli to Mahalaxmi, or further south, fronting Back Bay. The Mahim-Worli location is uninhabitable owing to the nuisance caused by the Municipal sewage pumping station at Love Grove. That part of Mahim which is sufficiently distant from Love Grove to suffer little from the nuisance, is too remote from the business quarter of the Island to attract the wealthy classes. The provision of further building sites fronting Back Bay requires reclamation. The right to reclaim in the neighbourhood of Colaba, commencing from the southern approach to Wodehouse Bridge, and running southwards, has been vested by law in the Improvement Trust That body, owing to the numerous important schemes they have in hand or under contemplation, will not be in position to undertake further reclamation in this vicinity for many years. Reclamation in Back Bay north of the limits assigned to the Improvement Trust cannot be undertaken without infringing on their existing rights. Thus it may be said that, at the presen t moment, there is no fresh area immediately available for the use of the wealthier classes.

3. The Governor in Council endorses the opinion of the Corporation that if the existing sewage outfall is removed from Worli the area between Mahalaxmi and Worli would be made available for residential development. In 1877, when approaching the Government of India for a loan for the construction of the Love Grove Station, this Government recognised that the station might prove a nuisance to those living near the pumping station; but the scheme was undertaken to free the harbour and Back Bay from pollution. It was thought that an extensoin of the drainage scheme might eventually be desirable providing an outfall further north in the direction of Sion. The Committee of 1887, who recommended the development of the Mahalaxmi-Worli foreshore, reported that the sewage outfall should be removed to Kurla as an indispensable part of this scheme. Government understand that the Corporation are now taking measures to render

the Love Grove Station less of a nuisance than it is at present. They are of opinion, however, that its continuance in its present position is likely to prevent the construction of suitable quarters for well-to-do residents between Mahalaxmi and Mahim If this area is to be developed to afford some relief to existing congestion, the early removal of the Love Grove Station is, in the opinion of Government, indispensable. Its removal to Colaba, as proposed by the Corporation in 1892, cannot be permitted. The most suitable site, at first view of the question, appears to be noth-east of Sion, provided that arrangements can be made to prevent the pollution of the harbour by sewage. It is clearly desirable that the Corporation should consider the advisability of removing the outfall to the north-east of Bombay without delay.

4. Pending action by the Corporation in the direction indicated in the last paragraph, there appears to Government to be only one efficient method of dealing with the existing want of adequate sites for the accommodation of the wealthy classes. This is by means of reclamation in Back Bay. It appears from their replies to the Government reference that both the Corporation and the Improvement Trust are in favour of reclamation in this neighbourhood, provided that the area to be reclaimed is not out of due proportion to present requirements. In dealing with general principles, the Governor in Council does not desire to enter on a discussion of such details as the exact area to be reclaimed in Back Bay to meet the requirements of the near future. He is pleased, however, to decide that reclamation is necessary and desirable, on the ground that nowhere else in the Island can equally suitable accommodation be provided for the wealthy classes. No other measure of equal value presents itself for restricting the steady rise in the cost of housing all classes in Bombay. Any substantial increase in the rents paid by the well-to-do must infallibly reproduce itself in the rents paid by the poorer classes, who are less able to sustain the additional burden.

Government have therefore decided to prosecute an adequate scheme for reclamation in Bombay. The Improvement Trust should be addressed concerning the transfer to Government, by legislation of their rights in this connection so far as they are involved in the scheme adopted.

5. In view of the generally unfavourable opinions expressed concerning the development of Trombay, Government are not prepared at present to take any steps towards utilizing that area for the housing of wealthy residents of Bombay.

6. On a consideration of the question of road communications in Bombay, the Governor in Council is impressed with the fact that, although the Improvement Trust have provided several admirable channels of communication between the western and eastern sides of the Island, there is still an absolute lack of thoroughfares of reasonable dimensions running north and south. The Island of Bombay is so shaped that free movement north and south opens far larger areas to occupation, by rendering them rapidly accessible, than movement east and west. Adequate recognition has hardly been given to this fact in the construction of new thoroughfares hitherto. The Committee of 1887 recognized the urgent need of connection between the Carnac Road and Parel Road at Pydhonie by placing a broad road along this line first in their recommendations. In reply to the recent Government reference a great variety of opinion has been expressed on this subject. The widening of Abdul Rahman Street is opposed by the Millowners' Association, the Indian Merchants' Chamber, and the Piece-goods Merchants' Association. The Corporation advocate adequate road connection between Parel and Hornby Roads, but they abstain from indicating Abdul Rahman Street as the route to be followed between the two. There is, on the whole, a strong body of opinion in favour of wide north and south lines of communication.

7. The Governor in Council, after careful consideration of the conflicting views expressed, has come to the conclusion that the Island of Bombay, by nature of its length north and south, which greatly exceeds its breadth at the broadest part, cannot be held to contain adequate means of locomotion until it is supplied with an eastern, a central and a western trunk line of roadway. He is, in this connection, in full accord with the views expressed by the Improvement Trust. The immediate needs of the City should be provided for by the following works stated in order of importance:—

(1) the widening of Abdul Rahman Street,

(2) a satisfactory connection between Frere and Reay Roads,

(3) the construction of a broad road from Bandra Causeway to Sankli Street,

(4) the provision of a road northwards from Sandhurst Road in the line of Chunam Kiln Road (to be widened). These works will form the basis of the trunk lines or arterial thoroughfares on which the future system of road communications in Bombay must be based.

8 The Governor in Council has considered the numerous minor proposals for roads that have been put forward by the bodies consulted. These proposals include—

(1) a broad road from Ballard Pier to Hornby Road,

(2) the widening of Victoria Road from Mount Street to Parel,

(3) a road from Sewri village to the new Sewri Road.

These and other subsidiary roads are doubtless desirable, and may in due course be considered. For the present they should be postponed in order that resources may be concentrated on the main essentials of communication, *i. e.*, the trunk lines that have been described above.

9. In their reply on the question of communications within the Island, the Port Trust have entered in some detail upon the discussion of a scheme for an electric railway for the conveyance of suburban passenger traffic. The Governor in Council is of the opinion that any consideration of a scheme of this nature at the present juncture would be premature. It is probable that the Port Trust may shortly find that an electric overhead railway affording access to the trade centres now being provided along the north-east foreshore is necessary in the interest of trade and shipping. Such a line would be built within Port Trust limits and would, when in working order, afford valuable data for the consideration of the question of extending the undertaking to other parts of Bombay. But, in the opinion of the Governor in Council, no sufficient grounds at present exist for the preparation of a scheme of overhead or underground railways outside of Port Trust limits. The proposal must be held to be beyond the scope of the immediate requirements of the Island.

10. Since 1904 this Government has considered at frequent intervals the future of railway communication within the Island, the proposals for the revision of the existing arrangements generally taking the following form—

(1) the running of all longdistance traffic to and from the Victoria Terminus,

(2) the abolition of the B. B. & C. I. Railway south of some point beyond Grant Road.

The Governor in Council is of opinion that it is now possible to arrive at a final decision on these questions in view of the determination of Government to effect further reclamation in Back Bay. If this additional area fulfils the purpose with which it is to be created, *i. e.*, the accomodation of the numerous and steadily increasing class of wealthy tenants who desire to find a residence in close proximity to

the business quarter of Bombay and to enjoy the amenities offered by the vicinity of a sea frontage open to the prevailing breezes for the greater part of the year, the B. B. & C. I. Railway will be required in its entirety, *i. e.*, to Kolaba station, to serve the new quarter of Bombay that will thus come into existence. A line of railway, probably to be electrified in course of time, passing behind such a quarter, will not be open to the objections that now apply to a train service cutting off the South Fort section from the sea. The Governor in Council feels that it is impossible to ignore the inconvenience that would be caused to the travelling public by the removal of the stations south of Grant Road. The average daily traffic from local areas to these stations is given by the Agent, B. B. & C. I. Railway Company in his reply to the Government reference.* The Chamber of Commerce is the only body in favour of the removal of the existing stations, and desire to substitute for the line south of Grant Rode a service of electric trams. Government are of opinion that the traffic is too heavy to be adequately dealt with in this fashion and that great hardship would thus be entailed upon the large section of the population which now makes use of the existing railway. The removal of the cotton green from Colaba will doubtless reduce the passenger traffic to that station temporarily ; but the reduction will be followed by an increase when the vacant land set free by the removal of the cotton is converted into a residential area.

* Colaba	...	5,151
Church Gate	...	17,869
Marine Lines	...	9,055
Charni Road	...	7,591
Total	...	39,666

11. The Governor in Council has thus decided that, while the present æsthetic objections to the retention of the line to Colaba are likely to be greatly modified as reclamation progresses, it is doubtful whether other means of communication which could be provided would offer such facilities as the existing line to Colaba for the handling for subur-

ban traffic, now swollen by the steady development of areas in Sálsette. The provision of adequate terminal accommodation for the B. B. & C. I. Railway, which will shortly have to provide for the Sind and Delhi-Bara-Muttra traffic, is a matter of urgency.

12. It follows that the running of the long distance B. B. & C. I. trains into the Victoria Terminus will not be necessary. The new B. B. & C. I. terminus at Colaba will provide more suitable accommodation for the long distance traffic than could be provided, even after a very heavy expenditure, by enlarging the present Victoria Terminus. A central terminus in a crowded part of a great city may give rise to serious traffic difficulties. It seems, moreover, from a careful perusal of the numerons reports on the future of the G. I. P. terminus, that all the available accommodation in that locality, including the compound of St. George's Hospital, may in course of time be required for the expanding traffic of the G. I. P. Railway, and that the combination of the B. B. & C. I. and G. I. P. long, distance traffic in one station, even if enlarged to the fullest possible limits permitted by the area available, would deprive the G. I. P. Railway of a most valuable reserve for the requirements of the future. Any temporary convenience gained by such a measure would ultimately be outweighed by serious embarrassments due to want of adequate space at the Victoria Terminus. In this connection the Governor in Council is pleased to decide that St. George's Hospital should be removed from its present site as soon as a new building in a more suitable locality can be prepared and the existing site and buildings be disposed of.

13. The Governor in Council has perused with interest the various opinions expressed on the subject of the natural areas specially suited to the housing of the middle classes who visit the Fort daily and the labouring classes, including the mill-hands and other factory employés. Government

have no intention of issuing any orders confining such classes to any particular area, as seems to have been anticipated in certain quarters. It is desirable, however, to remove the common fallacy that the prosecution of housing schemes in the North of the Island will reduce the demand for accommodation in the vicinity of the Fort. The well-to-do residents of Bombay desire to be housed on the west and south-west portions of the Island, as near the Fort as houses at suitable rents are available. The labourers and factory operatives must be housed close to the docks and factories so long as their hours of work and rate of wages do not permit their travelling any distance to and from the scene of employment. They must thus live on the east and centre of the Island. It follows that the middle class worker who can afford to pay for transit will be forced to the north-west of the Island, and thence into Salsette. It is important that these tendencies should be kept clearly in view in preparing schemes for the reduction of overcrowding by an increase in house accommodation. With this view the Government have been investigating the condition of Salsette and will shortly publish a detailed scheme for its development.

14. An important question to which insufficient attention has hitherto been devoted is the construction of chawls for the accommodation of the working classes. At the time of the formation of the City Improvement Trust it was estimated that a sum of 75 lakhs would be required for erecting sanitary dwellings for the poorer classes during the first ten years of the Trust's existence. The Trust has now been ten years in existence; but the sums hitherto expended on this object do not exceed 15 lakhs. His Excellency the Governor in Council is of the opinion that more rapid progress is now essential. The street schemes completed by the Board hitherto have resulted in the displacement of considerable numbers of the poorer classes. His Excellency the Gover-

nor in Council is not satisfied that the dwellings erected by the Trust for their occupation are nearly adequate to meet the growing demand for such quarters, which has been progressively accentuated by the development of Bombay. It is desirable that a vigorous policy for providing such chawls should be adopted forthwith. The accommodation should be provided in the east, north-east and central portions of the Island, in the vicinity of the docks, factories and workshops. To this the Governor in Council attaches great importance having regard to the moral and physical advantage which good sanitary accommodation will confer upon the working classes, with consequent gain to the general health of Bombay.

15. There is practically a consensus of opinion on the part of all the bodies consulted that no special measures are necessary in regard to the provision of cheap workmen's trains or tramways. It seems that residence in close proximity to their work is an essential for the labouring classes. The Governor in Council is not therefore prepared to take any action on this proposal.

16. Closely connected with the orderly and satisfactory development of Bombay Island is the alignment of streets to be constructed at some future date and the imposing of certain liabilities on landlords, including the necessity of building in conformity with the alignment, the bringing of sites to a certain level, the erection of houses of suitable type and harmonious architectural design and the limitation of the area actually occupied by buildings to a certain proportion of the whole site area. In England and Germany, Town Planning Acts are in force for securing these objects. Bombay Island and Salsette afford striking evidence of the evils which have resulted from the absence of such an Act in these areas. The Governor in Council has therefore decided to introduce a Town Planning Act for the Presidency at an

early opportunity. The drafting of an enactment of this nature should be taken in hand forthwith.

17. Thus, to sum up, the Governor in Council considers that the following measures should be adopted at once:—

(1) The erection of a large number of chawls for the accomodation of the poorer classes.
(2) The widening of Abdul Rehman Street.
(3) The linking of the Frere and Reay Roads.
(4) The removal of St George's Hospital.
(5) The recovery from the Improvement Trust, after a negotiation, of their rights of reclamation in Back Bay, south of Charni Road.
(6) The drafting and adoption of a Town Planning Act.

18. The following devolopments should follow later :—

(1) The removal of Love Grove pumping station from Worli.
(2) The provision of three broad arterial lines of communication running north and south, to be developed from the following existing thoroughfares :—
   (*a*) Frere and Reay Roads to Sion.
   (*b*) Abdul Rehman Street and Parel Road to Sion
   (*c*) Chunam Kiln Road and Gilder Street to Bandra Causeway through the Mahim Woods.

19. The schemes under consideration by the Improvement Trust, including the east Agripada scheme, which is estimated to involve that body in a loss of over 40 lakhs, should now be reconsidered in order to bring the programme of operations in harmony with the decision contained in this Resolution. The Governor in Council will be prepared to take such measures in the nature of legislation, and in the direction of furnishing assistance to the Trust's finances as may be calculated to enable them to press forward vigorously those measures which lie within the scope of their operations. In this connection any measures which would tend to secure the co-operation of the Mill-owners in providing quarters for their operatives should be taken into consideration at an early date.

20. His Excellency the Governor in Council is aware that in the replies received to the original reference, of which an abstract is appended to this Resolution, a difference of opinion has been expressed regarding the points dealt with in these orders. He believes, however, that a substantial measure of support is forthcoming for each of the decision now arrived at. He trusts that those bodies who have expressed other views will realize the desirability of waiving their objections to the measures considered necessary by Government in the interest of the future welfare of the city of Bombay.

R. E. ENTHOVEN,
Secretary to Government.

Development of Bombay City and the improvement of Communications in the Island.

Letter from the Secretary to Government, General Department, No. 7382, dated the 9th December 1907, to—

The Chairman, City of Bombay Improvement Trust,
The President, Municipal Corporation,
The Secretary, Chamber of Commerce,
The Chairman, Millowners' Association,
The Chairman, Bombay Port Trust,
The Agent, G. I. P. and B. B. & C. I. Railway Companies,
The President, Bombay Presidency Association, and
The President, Indian Merchants' Chamber.

"I am directed by His Excellency the Governor in Council to address you in connection with the numerous important schemes for the development of Bombay City and the improvement of communications in the Island that are now under consideration.

"2. I am to refer, in the first place, to the difficulties that have arisen and which are daily forcing themselves more prominently into notice owing to the absence, in the past, of any comprehensive and well considered scheme for the development of Bombay Town and Island. As illustrations of this grave defect, it may be observed that the railways cut through the main lines of road communication leading out of the island in such a manner as to very seriously inconvenience all traffic on these thoroughfares. A remedy has recently been suggested for the obstruction thus caused, by the erection of overbridges, at considerable expense. The railways have further been allowed to occupy both the eastern and western portions of Bombay, although concentration on

one portion might possibly be desirable not only in the interests of the trade of the Port, but more particularly for the benefit of residential areas. The B. B. & C. I. Railway carries cotton to Colaba, shutting off the Queen's Road from the sea, necessitating the further transport of these large imports by bullock cart back through the Fort to the Docks. Further, adequate provision for the accommodation of the wealthy classes who require houses, either in the Fort or on Malabar Hill and its vicinity, is no longer available. The result has been a rise of rents in recent years that threatens, if it continue unchecked, to render Bombay as a place of residence more expensive than London, having regard to the nature of the house accommodation provided in the two capitals. Simultaneously a marked increase has occured in the rent paid by clerks and other members of the less wealthy class, who are now reduced to great straits in their endeavour to house themselves at a reasonable rate within reach of their daily objective. It is impossible at present to admit that the rents paid by either of these classes are such as might reasonably be expected for a town of less than one million inhabitants, occupying an island 11 miles in length. In the opinion of His Excellency the Governor in Council rents have been unduly increased by absence of adequate and suitable channels of communication, and by the resultant pressure on the area available. This general increase in the cost of house accommodation has seriously affected the working classes, who are now called on to pay from 3½ to 5 rupees monthly for a small apartment. As a result, hardship and insanitary overcrowding are inevitable.

"3. These general remarks, it may be admitted, merely summarize matters of common knowledge. In the light of such knowledge, the City Improvement Trust are considering schemes for broad thoroughfares and the development of areas in the north of the Island. The Port Trust, in connection with the new Docks scheme, is concentrating railway traffic

on the eastern foreshore. The Bombay Municipality are contemplating special expenditure on the broadening of existing roadways. The Millowners' Association has on numerous occasions discussed schemes for housing the mill-operatives.

"4. It is at this point that His Excellency the Governor in Council considers that special action is required in order to ensure that the efforts of all the great local authorities may be directed towards the best solution of the problems that are arising. I am to remark that the adoption of a settled policy, governing the general plan of all development for the next 20 years, appears to Government an urgent necessity if errors that have been patent in the past are not to be repeated. I am briefly to explain what, in the opinion of Government, the nature of the required policy should be.

"5. The development of Bombay involves three main questions of leading importance These I am now briefly to describe.

"6. It appears in the first place necessary that an attempt should be made to divide the Island into natural areas for the accommodation of the upper, the middle and the lower classes with special reference to occupation. It is not intended to suggest that these three classes can be settled entirely in different compartments. But it is essential that they should, as far as possible, be localized; otherwise the interest of one class will suffer by the intrusion, into areas suitable for them, of residents of another. As an instance, I am to refer to a scheme for the development of the Mahim woods. If the wealthier classes are to be attracted to this neighbourhood from the Fort, with its vicinity, and Malabar Hill, now almost fully occupied, the cost of residences in the locality will become prohibitive for others. A first class residential area being needed to supplement the Fort with its vicinity, and Malabar Hill, it has now to be decided whether this can be most suitably provided, in the interest of the

whole population, by the reclamation of a considerable area from Back Bay, or by the prosecution of schemes for developing such areas as the Mahim woods. Here evidently a well defined and clearly thought out policy is essential. Similar need exists for defining the residential areas to be allotted to the middle classes of the office clerks type, and to the mass of working men in Bombay.

"7. In the second place, following on the decision of this first question, the channels of communication must be arranged. At present Bombay Island presents the extraordinary anomaly of rice being cultivated and buffaloes grazing within a few miles of land selling at Rs. 150 per square yard, while the bulk of the population is herded together in the south and centre of the town. No measures professing to deal with the housing question in the case of the bulk of the population are likely to prove of any value unless preceded by a broad and well reasoned scheme of main and subsidiary thoroughfares. Nor can due advantage be taken of the recent acquisition of rapid means of transit on the Bombay Electric Tramways until such a scheme has approached completion. The erection of a few large chawls in one or two selected localities is of little value until the general level of rents for the poorer classes has been brought under control. This control can be asserted by the construction of such thoroughfares.

"8. Thirdly, when the population has been distributed in the fashion suggested and the areas allotted to them rendered available by the construction of adequate roadways, it remains to be decided what method of travelling is most suitable. At present the railways bring the public into the Victoria Terminus and Colaba by lines which converge at Parel. To a comparatively small extent, the City lying between these lines is served by the recently electrified tramways. Given a complete scheme of distribution for the popu-

lation, and the necessary thoroughfares rendering the City accessible, it is for consideration whether the railway sphere, after the junction of the two lines, cannot most economically be restricted to the existing lines running into the Victoria Terminus, and discharging passengers in the heart of the business centre of Bombay. For the rest, tramways and motor routes may prove suitable and adequate, and the travelling public would tend to distribute itself along the lines of such means of communication as best fitted their economic position.

"9. The Bombay City Improvement Trust have already performed valuable public work by removing certain small insanitary areas, by developing their properties in the Fort and its vicinity, by constructing some east and west thoroughfares, and by one small reclamation. After 10 years of useful activity the Trust are now approaching the inception of certain large schemes which are likely to engage their full resources for a period of some 20 years.

"10. His Excellency the Governor in Council is anxious that the larger schemes now under contemplation may bear the impress of a reasoned policy of expansion on the lines indicated above. With a view to ensure that this policy may be framed in accordance, so far as may be possible, with the various interests of the Municipality, the Chamber of Commerce, the Mill-owners' Association and the Port Trust, I am to invite, for His Excellency's consideration, a full expression of your views on the points summarized below:—

(1) With the object of adding to the areas available for occupation by the wealthy classes, is it desirable—

(a) to prepare schemes for the construction of residential areas in north of the Island,

(*b*) to effect reclamations in Back Bay, or

(*c*) to utilize Trombay,

or to adopt more than one of these remedies simultaneously?

(2) What are the immediate needs of the City in regard to channels of communication? Should these be met by the widening of Abdul Rahman Street, and other means aimed at providing broad northern and southern thoroughfares throughout the length of the Island?

(3) Is it desirable to adapt the Victoria Terminus for the reception of all main passenger traffic into Bombay?

(4) Can the local railway traffic be brought from Parel into the Victoria Terminus in future, along the existing G. I. P. route, from Parel, thus enabling the B. B. & C. I. Railway to be dispensed with from Grant Road, onwards, or should the present B. B. & C. I. line be retained for the purposes of local traffic as far as—

(*a*) Marine Lines,

(*b*) Church Gate,

(*c*) Colaba ?

(5) Assuming the existence of free and rapid communication by rail, tramway or otherwise, and the construction of two arterial thoroughfares running north and south, what areas on the Island are specially suited to the housing of—

(1) the middle classes who visit the Fort daily for employment,

(2) the labouring classes including the mill-hands and other factory employes ?

(6) What special measures are necessary or desirable in the nature of the provision of cheap workmen's trains or workmen's tramways to enable the labouring classes to be cheaply accommodated in the less frequented portions of the Island, where land is available on easy terms? Assuming that cheap fares can be arranged for traffic between certain hours, will the working classes be able to pay these fares and a rent adequate to give a reasonable return on the capital invested in accommodation schemes?

His Excellency the Governor in Council would welcome an early expression of your views on these points, in order that the policy which may be adopted should, so far as possible, be shaped in accordance with those views."

Summary of the replies received to the Government letter.

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1. With the object of adding to the areas available for occupation by the wealthy classes, is it desirable—

(a) to prepare schemes for the construction of residential areas in the north of the Island,

(b) to effect reclamations in Back Bay, or

(c) to utilize Trombay,

or to adopt more than one of these remedies simultaneously ?

1. (a).

The Chamber of Commerce are of opinion that all the three projects deserve consideration. They, however, doubt whether the developments in the north of the Island would be very attractive for the wealthier classes. They consider that for the less wealthy classes a large development at Mahim would be popular, if the proposed electric railway could be planned to connect Mahim with the new trade centre at Mazagon and with the centre of the Fort.

2. The Millowners' Association, the Indian Merchants' Chamber, the Bombay Native Piece-goods Merchants' Association, and the Agent, B. B. & C. I. Railway Company, are of opinion that the utilization of the Mahim Woods should be first undertaken, but not on any sectional basis. The Indian Merchants' Chamber remark that the poorer and lower middle classes would prefer to live on the eastern side, so as to be as near as possible to the railway station and the bazar, while the well-to-do and upper classes would naturally prefer the western side. The Agent, B. B. & C. I. Railway, considers that the woods are suitably situated for residential occupation by the middle classes, while the area north of the

Fort and lying between the G. I. P. Railway and the east coast of the Island seems admirably suited for the accommodation of the labouring classes. He is also of opinion that Government and the large public bodies should undertake the housing of their employés in suitable localities.

3. The City Improvement Trustees are of opinion that a lowering of the present somewhat excessive rents can be expected in Bombay by the development of the areas in the north of the Island. They consider that the extensive areas in Mahim and Dharavi to the west of the G. I. P. Railway line should be developed with the object of providing here a convenient residential district for *all* classes. They fear, however, that the opinion, which is widely held, that the existing system of disposing of the sewage of the City by pumping it into the sea at Love Grove is productive of serious nuisance in these northern areas, may operate to prevent this becoming the popular quarter which its natural position should make it, and it is, in the opinion of the Board, very necessary that an enquiry into this matter should be held. The Trustees believe that it would be quite feasible to utilize the pumping power at Love Grove for raising the sewage into a main gravitation sewer which would convey it out of the Island to the north-east, where it could be disposed of by modern methods. They state that this measure would not only meet the objections which are raised to the existing arrangements, but would also render available a valuable area for high class residences on the western face between Mahalaxmi and Worli.

4. The Municipal Corporation are of opinion that if the existing sewage outfall is removed from Worli, as represented by them to Government in 1892, the areas between Mahalaxmi and Worli, which are beautifully situated and receive the full benefit of the sea-breezes, would be made available for residential development and the natural expansion of the City.

5. The City Improvement Trustees also recommend the removal to the mainland of the tanneries at Dharavi.

6. As an alternative to a costly scheme for Mahim and Dharavi, which would necessitate the acquisition of all the properties comprised therein, the Board suggest that statutory powers may be conferred on the Improvement Trust (or on the Municipality when their by-laws are adequately amended) to make and enforce town extension plans on the lines of the enactments which are in force in Germany with such excellant results. They think that the west central portion of the Island could also be thus dealt with and its future secured against improper and ill-considered development.

7. The land-owners, residents, and rate-payers of the Mahim Woods invite attention to the two representations made by them to Government in 1900 and 1904 on the subject of the then proposed acquisition of the Mahim Woods by the City of Bombay Improvement Trust. They protest against the acquisition of the Mahim Woods on the following grounds:—

(1) That if the Woods are acquired, the owners of palm trees from which toddy is drawn will lose about Rs. 20,10,000 a year, and Government from 12 to 15 lakhs of rupees per annum, on account of tapping licenses. The capitalized value of these palm trees to the owners thereof at 4 per cent. will be Rs. 5,10,00,000, exclusive of the value of land, tenements, and buildings, and to Government roughly about Rs. 3,50,00,000. The sum total of the capitalized value of these trees, according to the memorialists, is Rs. 8,60,00,000. Besides, Government receive about 3 lakhs a year as license fees from distillers who have their stills in the Government distillery at Dadar.

(2) That Bhandaries, Vadvals, Vapakeries, who with their families number about 30,000 souls, as well as lessees of toddy-yielding trees, toddy spirit distillers, licensees of toddy spirit shops, keepers of pure toddy selling shops, and tree-foot booth-keepers, will lose their livelihood.

(3) That about 150,000 persons, who are either the permanent or temporary residents in these Woods will be rendered houseless.

(4) That the Mahim Woods, if not acquired, would afford shelter to about a lakh of persons who will be displaced by the Matunga, Sion, and Naigaum Schemes.

(5) That the owners of palm groves who will be displaced will be unable to find good homes as before, or as good means of livelihood.

(6) That most of the of the progenitors of the permanent inhabitants of the Woods were induced by promises given to and covenants entered into with them by Government to settle on the numerous islets which now form the City, and that Government ought not to exile their descendants.

8. The memorialists state that if the reclamation of the Back Bay be put into execution, the Mahim foreshore will suffer considerably; but they are prepared to submit rather to the comparatively small sacrifice that would be entailed on a few by the reclamation than have the lands and properties of all in the Mahim Woods compulsorily acquired, as that would result in greater misery to a much greater number. They suggest that if the reclamation of the Back Bay be not feasible, enquiries may be made whether a large strip of the Mahim Bay between the Worli and Mahim Forts, which is very

shallow, could not be reclaimed with advantage at little expense and utilized for building sites. They observe that if this suggestion be favourably entertained, the area reclaimed would be equal in size to the area covered by the Mahim Woods, and that it would thus obviate the necessity of cutting down the woods to provide the accommodation sought.

9. The memorialists further state that there is no necessity for providing more building space for the wealthy. They believe that there is enough space available for the poor and middle classses within the City and within easy reach of the business quarters where these people are employed or work for their living. They are of opinion that the condition of land at Mahim being suitable for its development by private enterprize, the Improvement Trust should under no circumstances be permitted to acquire the same compulsorily to the detriment and ruin of the present owners. They think that the Woods could be made more attractive, and individual efforts and private enterprize could be invited to develop the same, if Government were to call upon the Municipality to carry out their schemes for the widening of the existing streets and the cutting out of the new ones, which have been held in abeyance since the creation of the City Improvement Trust.

10. The Trustees of the Port of Bombay state that the adoption of the Port Trust Scheme for the Harbour Branch Railway and the connected proposals for establishing the cotton and grain and seed and probably other trades in large depots at Mazagon will lead to the concentration of the whole of the railway goods traffic into and from the docks to the eastern side of the Island. They observe that the line of road extending from the Mint to the Matunga Leper Asylum, comprising the Frere Road, the Reay Road, and the extension thereof to Sewri (now in progress) and the further extension northwards to the Leper

Asylum, which is a project of the future, forms the western boundary of the zone of the City, which must be regarded as wholly appropriated to the requirements of trade. They remark that negotiations are in progress for the transfer to the Board of the portion of this area north of Sewri, while south of Sewri the whole of the area is owned and controlled by the Trustees with the exceptions noted in the margin.

(1) Wadi Bunder Goods and Stores Yard east of the line of the Frere Road.

(2) The British India Steam Navigation Company's Dockyard, Mazagon.

(3) The Viegas Patent Slip, Mazagon.

(4) The P. & O. team Navigation Company's Dockyard, Mazagon.

(5) The Harbour Defences Yard, Mazagon.

(6) The Framji Petit Mill Premises, Mazagon.

(7) The Hindu Burial and Burning Ground, Tank Bunder.

11. With regard to the excepted foreshore properties above referred to, the Trustees state :—

"It has been agreed that the Wadi Bunder Yard, east of the line of the Frere Road, is to be transferred to the Trustees in exchange for other lands, while the two dockyards and the Viegas Patent Slip are held by private companies on lease, and there is no present necessity to disturb their occupation. The Harbour Defences Yard is now of little or no use for military purposes, and has been scheduled by the Military Lands Committee of 1904 for relinquishment by the Military and to be handed over to the Port Trust. It was the original intention of Government that this property should be vested in the Board along with the other foreshore properties. Its transfer was for the time being delayed for special reasons. Part of the premises has already been made over to the Trustees for the railway line and overbridge, and it is now very urgently necessary that they should obtain possession of the remaining area owing to the pressure on space for the accommodation of Bunder

traffic, due to Mody Bay being wholly occupied by the new docks. The Trustees are ready to treat for its acquisition either by purchase or by an exchange of land. The two remaining premises, the Petit Mill and Burning Ground, are serious obstructions to future desirable developments, but no means of acquiring them at present suggest themselves. The site of the Mills is Port Trust property, but has been leased for a long term of years."

12. The Trustees point out that the arrangements already concluded for the new trade depôts and railway connections therewith and with the dock make ample provision for the trade in these respects. The cost, which is very heavy, will be borne entirely by the Trustees, and the Board have undertaken this liability on an understanding with the Railway Companies that there shall be no competition. The Trustees therefore are of opinion that no extension of the existing Railway Goods Yard west of the Frere Road should be allowed unless it can be shown to be necessary for the receipt and delivery only of goods which will not use the Mazagon Depôts.

I. (*b*).

13. The Chamber of Commerce state that if it is decided to effect reclamations at the Colaba end of Back Bay and to remove the railway along the sea-front south of Grant Road, a fine residential crescent could, if the reclamations are well planned out, be built up the sweep of Back Bay.

14. The City Improvement Trustees are of opinion that a lowering of the present somewhat excessive rents can be expected in Bombay by further reclamation, which will make additional areas available in the neighbourhood of the Fort. As far as provision of better class residences is concerned, the Trustees believe that a comparatively small area reclaimed from the sea would meet all requirements, for many years to come, and might effect some lowering of rents by reducing the value of land.

15. The Trustees are against large reclamations in Back Bay. They state that having regard (1) to the fact that the Board have already, under the sanction of Government, embarked on two extensive suburban schemes between Dadar and Sion, (2) to the great desirability of systematically developing the remaining areas of Mahim and Dharavi, and (3) to the fact that there is no immediate need for an extensive reclamation at Colaba, the schemes for the dvelopment of the areas in the north of the Island should first be taken in hand, the question of any further reclamation to the west of Colaba being placed in abeyance until its necessity is clearly established.

16. The Municipal Corporation remark that a considerable addition to the available accommodation for the wealthy classes is being made on the Colaba Reclamation of the Improvement Trust, and that there is building land still available for a good class of residences at Chowpatty and at Gamdevi in the Improvement Trust Scheme No. IV. They observe that they look forward to the time when the existing sewage outfall shall be removed from Warli, in which event the magnificent sea-front from Mahalaxmi to Worli would be made available. In these circumstances they are of opinion that any idea of extensive reclamation in Back Bay for this purpose would be at the least premature.

17. The Agent, B. B. & C I. Railway Company, is in favour of the reclamation of Back Bay. The Indian Merchants' Chamber, the Millowners' Association, and the Bombay Native Piece-goods Merchants' Association are against such a reclamation scheme.

1. (*c*).

18. The Chamber of Commerce strongly recommend that a scheme for the development of Trombay be taken in hand at once. They urge, however, that if a Trombay scheme is developed, Government should control the building operations, so that the area may not be spoiled for residential purposes.

19. The Municipal Corporation, the City Improvement Trustees, and the Agent, B. B. & C. I. Railway, are of opinion that the question regarding the development of Trombay need not be considered at present. The Bombay Native Piece-goods Merchants' Association, the Indian Merchants' Chamber, and the Millowners' Association are of opinion that the development of that Island should be left to private enterprise.

II. What are the immediate needs of the City in regard to channels of communication? Should these be met by the widening of Abdul Rahman Street, and other means aimed at providing broad northern and southern thoroughfares throughout the length of the Island?

The Chamber of Commerce are of opinion that the Frere Road should be extended without delay into the Reay Road, and that the Queen's Road would be a much more useful thoroughfare as a main route to the northern parts of the Island if it could be extended in the direction of the Grant Road station, but that neither of these roads would be so useful as one driven right through the heart of the native town. They therefore recommend the development of Abdul Rahman Street. The Chamber express a hope that if a scheme of this kind is decided upon, the road will be a broad avenue or thoroughfare of much greater width than any of the new roads which have lately been cut through the Island from west to east, amply sufficient in fact for pedestrian and wheeled traffic and double tram rails.

2. The views of the Agent, B. B. & C. I. Railway Company, with regard to channels of communication are

contained in paragraph 3 of his letter No. 2285-W., dated 15th February 1908, which is quoted below:—

"3. The enquiries in paragraph 10 (2) of your letter are seemingly limited to road communications, but it is perhaps advisable in discussing the points raised to include lines of railway. North of Back Bay, the Island is about 3 miles across, while south of Victoria Terminus its width varies from about a mile to a little over 100 yards, Colaba Point being about three miles south of this station. The ideal positions of the railways serving the areas to the north of Victoria Terminus would seem to consist in two lines traversing the Island longitudinally, and equally dividing its width, while south of this point, requirements would be met by one line terminating about a mile from Colaba Point. Unfortunately, as things now are, the two railways are close to each other between Matunga and Chinchpokli, thus serving the same districts, and forming a serious barrier to road traffic between the east and west side of the City. If the G. I. P. Railway had been aligned so as to pass about a mile to the east of Parel station, not only the obstruction to vehicular traffic would have been greatly reduced, but the demand for an overhead railway to serve Sewree would never have been raised. With regard to this last project it is difficult to see how it can ever secure sufficient traffic to pay any reasonable dividend on the very large amount of capital which must be expended on its construction, and consequently it does not seem safe to assume it as coming within the sphere of practical politics. The alignment of the B. B. & C. I. Railway south of Grant Road is a second departure from the ideal system of railways indicated above; but in this case the fault may be remedied in a large measure by reclaiming Back Bay. Reverting to the question of public roads, there is no doubt that wide thoroughfares giving access between the northern and southern portions of the Island are urgently needed. I am not in a position to particularize the routes such thorough-

fares should take, but obviously Abdul Rahman Street is one of the first roads which should be widened. It further appears desirable to connect the Island of Bombay with the mainland by a really good road, and so induce the wealthy classes who can afford motors to reside outside the Island."

3. The Trustees for the Improvement of the City of Bombay state that they recognize that the full value of the projected suburbs in the north of the Island cannot be realized without increased facilities for direct and rapid communication with the business quarters, and that their policy has been to advance this on every possible opportunity. They consider that the immediate needs of the City will be served—

(1) by a satisfactory connection between the Frere and Reay Roads;

(2) by the widening of Abdul Rahman Street;

(3) by the construction of the portion of the western artery from Bandra Causeway to the southern limit of the Board's East Agripada Improvement Scheme at Sankli Street, where it will have connection with the central artery at the foot of the southern approach to the Byculla Bridge; and

(4) by the provision of a road northwards from Sandhurst Road in the line of Chunam Kiln Road (where widening is urgently required) which will afford a valuable route northwards *via* Gilder Street.

They are also of opinion that eventually the following wide north and south thoroughfares will be necessary:—

(*a*) An eastern artery to meet the requirements of the Port, following the Frere and Reay Roads and their extension to Sewri and probably connecting with the central artery south of Mahim Chord Railway line.

(*b*) A central artery along what is now the main thoroughfare of the City from Sion Causeway along Vincent, Soparibaug and Parel Roads and Abdul Rahman Street to the Crawford Markets and the Hornby Road.

(*c*) A western artery giving clear access to the Bandra Causeway through the Mahim Woods.

4. The Millowners' Association, the Indian Merchants' Chamber and the Bombay Native Piece-goods Merchants' Association are not in favour of widening Abdul Rahman Street, as in their opinion the channels of communication, as at present existing, are ample for the immediate needs of the City. The Millowners' Association, however, recommend the improvement of the Frere Road, which runs straight from south to north, by extending it as far north as may be deemed necessary.

5. The Municipal Corporation suggest (1) the widening of Parel Road and its extension as a wide thoroughfare from Pydhonie to the neighbourhood of Arthur Crawford Market, and (2) a wide thoroughfare running south from the Bandra Causeway through the Mahim Woods and probably bifurcating to debouch upon the Esplanade Road and upon Girgaum. The Corporation remark that they have not the necessary material before them to express a definite opinion as to the precise line which should be followed south of Pydhonie, but they consider that the widened thoroughfare should debouch in the vicinity of either the Paltan or Hornby Road. Similarly, they are not in a position to lay down the precise line of the second or "western" thoroughfare which, however, in their opinion, should present no difficulty in its more northern length, though the southern portion, which might take a line either through Kamatipura or along Duncan Road, must be difficult to locate and very costly to execute, and will probably require upwards of a generation to complete. The Corporation observe that the Improvement

Trust system of roads in connection with the new Chowpatty overbridge will prove of great value in this connection when Chunam Kiln Road is widened.

6. The Chamber of Commerce are of opinion that a wide approach road between the Ballard Pier and Hornby Road is absolutely necessary, as the present approaches through Elphinstone Circle and Church Gate Street on the south and Fort Street on the north are quite inadequate as connections between the new pier and the business centres of the City. The Port Trustees propose that there should be a wide road east of the present row of buildiags connecting the Ballard Road (widened to 80 feet) with Fort Street, which is now 80 feet wide.

7. The Trustees of the Port of Bombay state that so far as the trade zone is concerned, communications north and south are sufficiently provided for by the roads already made or projected in the Port Trust zone along the east and in the northern limits of the City and by the further schemes the Trustees have in view. These include the widening of the Reay Road by 30 feet (*i.e.*, from 60 to 90 feet, or the same as the Frere Road) from Mazagon to the Kala Chowky,* and the construction of a new Road 100 feet wide starting from the point in Mazagon at which the Dock-yard Road joins the Reay Road, crossing the Harbour Branch Railway by an overbridge at the Defences Yard and rejoining the main north and south roads near the new timber ponds at Sewri. They think that the only other provision which is apparently desirable in the matter of north and south roads is a connection between the north end of the road forming the western boundary of the trade zone with the central thoroughfare to be made by the Improvement Trust as part of their suburban schemes for the

*The Municipality have been asked by the Trustees to similarly widen their section of this road between Wadi Bunder and Mazagon.

north of the Island. With regard to east and west routes, the Trustees attach great importance to the construction of a short length of a wide street connecting the west end of Ballard Pier with Hornby Road. They observe :—

"The new Sandhurst Road under construction by the Improvement Trust will sufficiently meet other requirements in this respect south of Mazagon. The Trustees are making provision for widening the continuation of this road from the foot of the east approach to Elphinstone Bridge to the Frere Road to 100 feet, and it seems very desirable that the Elphinstone Bridge itself should be widened on the comp'etion of Sandhurst Road. It could no doubt be arranged to divide the cost in the same proportion as the cost of the bridge was originally shared.

"The Victoria Road at Mazagon will become in the future a very important thoroughfare for traffic from the Cotton Depot and present Coal and Firewood Bunders to Byculla and districts to the west. It will cross the new line of railway by a bridge 80 feet in width, and the Trustees are making provision for widening the road within their boundaries, that is, eastward of Mount Road, to 80 feet. It is very desirable that the section between Mount Road and Parel Road should be similarly widened.

"Further north the present Kala Chowki Road sufficiently meets the requirements of the adjacent areas, and the most urgently necessary new line of road to meet immediately prospective developments is a wide road with easy gradients connecting Sewri village with the new Sewri Road at the south-west corner of the cemetery. There is to be a bridge across the railway line a little south of Sewri village, and this will be the direct route between the mills which are located on the new Sewri

Road and those in the district around Parel, and the new Cotton Depot and the present Coal Bunder."

8. The Port Trustees point out the defects in the present provision of the means of rapid transit not only between the business offices in the Fort and the trade centres, but also throughout the City. They are of opinion that either the urban or suburban traffic should be efficiently provided for, or that elevated or shallow underground lines should be worked electrically and carried along routes that will provide quick communication between outlying areas and the business centres. They think that the undertaking would involve a considerable outlay of capital, but that the welfare and development of the City would be so materially benefited that it would seem justifiable for the public bodies most directly interested to combine to assist such a project by some form of guarantee. They remark—

"As regards the route and alignment to be followed, the Trustees realize that it is of importance that the suggested new line should work in as far as possible with the existing railway lines. On the understanding that they are adapted to work electrically there would be no apparent difficulty in such a combination. The route which naturally suggests itself is an overhead line starting from, say, Elphinstone Circle or the open space in front of the Custom House adjoining, running parallel to the Frere Road along the Docks and through the trade zone to Sewri, branching thence to the north through the area comprised in the Improvement Trust Scheme V (connecting with the G. I. P. Harbour Branch at the cross road leading to Antop Hill or with the G. I. P. main line north of Matunga station) to the south side of the Bandra Creek, where it would connect with the B. B. & C. I. Railway. The existing B. B. & C. I. line south of Grant Road to be replaced by an overhead line which would

follow the existing line or line of the Queen's Road to a point a little south of the Marine Lines station, whence it could be carried by a line skirting the Parade Ground to opposite the Victoria Terminus and be continued either *via* Fort Street or along the east side of the Parade Ground and by the new road to be made connecting Hornby Road with the west end of the Ballard Road, to rejoin the line from Elphinstone Circle, thus forming a complete circuit.

"The total length of new line to be thus provided would be approximately 11 miles, and the capital cost for an overhead electrical line throughout, including complete equipment, would probably amount to £1,375,000 exclusive of land. On the route suggested, the cost of land would not be a very expensive item, as for the length from Ballard Road to Sewri, say 5 miles, the Port Trustees would be prepared to give a right-of-way free of charge. It appears probable that £1½ to 1⅜ millions would cover the entire cost of the project.

"Judged by European examples, 1¾ millions is not a large sum for a city of the size of Bombay to spend on such a scheme. Hamburg, for instance, with a population of under 800,000, which already possesses a complete tramway system, is now spending over £4 millions on a circular railway, partly overhead and partly underground, 17 miles in length, the cost being enhanced by the necessity of acquiring valuable street properties to make way for the line.

"No reliable data are available for an estimate of the probable traffic on the line suggested, but there can be no question that it would be very considerable, and that the scheme is quite feasible financially with the co-operation of the two Railway Companies, the Municipality, the Port Trust and Improvement Trust jointly, especially

considering how lightly the City is at present taxed, the rates on property aggregating under 15 per cent as against 19½ per cent. in Calcutta.

"The Trustees, as already explained, attach considerable importance to the complete scheme as a necessary means to the fullest development of the City. It would, in their opinion, solve the problem of what to do with the present railway along the Sea Face, as the urban and suburban traffic would be efficiently provided for. Whatever may be the decision as regards the complete project, however, it seems absolutely necessary that the section from Elphinstone Circle to Sewri, with, possibly, a branch to Church Gate Street or Marine Lines, should be carried out in time to be ready for the opening of the new goods depots and cotton green. The Chamber of Commerce, the Millowners' Association, the Bombay Cotton Trades Association and the Bombay Cotton Exchange Company have all laid the greatest stress upon the necessity for the provision of rapid means of transit between the Fort and the proposed trade centres as essential to the complete success of the Trustees' project, and they will feel bound, failing any other agency, to take steps for the construction of this line. The net liability to be incurred on this section, it is estimated, would not exceed Rs. 2 lakhs per annum, which the trade could well afford to pay in return for the great convenience it would be to the transaction of business. Whether the B. B. & C. I. Railway Company, which is chiefly concerned, could be induced to take up the project or the Tramway Company, or a separate private company be entrusted with the concession, is a matter for future consideration, but of its necessity, as a convenience in the interests of the trade of the Port, the Trustees entertain no doubt whatever."

9. The Port Trustees bring to notice certain requirements in connection with the future extension of the Dock accommodation. They ask, for the reasons mentioned in paragraphs 19 and 20 of their letter, that no project for any considerable extension of the present dockyard premises be entertained without careful consideration of the views set forth by them.

III. Is it desirable to adapt the Victoria Terminus for the reception of all main passenger traffic into Bombay?

The Chamber of Commerce, the City Improvement Trustees and the Port Trustees are of opinion that it is desirable to adapt the Victoria Terminus for the reception of all main passenger traffic into Bombay. The Chamber observe that if the present station is not large enough, it could no doubt be added to or a new terminus built for the purpose to the east, but that this change will involve the removal of the European General Hospital to a more suitable locality. They add that, if it is found necessary, long distance trains for the B. B. & C. I. Railway system could also be started from Grant Road, to be connected with main line trains at Dadar or at any other point that might be convenient.

2. The Port Trustees remark that the dealing of long distance traffic at the Victoria Terminus will be greatly facilitated if the urban and suburban traffic is provided for by an overhead line.

3. The Millowners' Association are not prepared to give any direct answer to the proposal referred to above, as they consider the adaptation of the Victoria Terminus for the purpose mentioned is primarily a question for solution by the two Railways concerned.

4. The Agent, G. I. P. Railway Company, states that it has already been recognized that the present terminal station is

inadequate to cope fully with the existing long distance and suburban passengers and goods traffic, and that very considerable extensions will be necessary in the near future to enable the Railway Company to deal satisfactorily with its own traffic.

5. The Indian Merchants' Chamber and the Agent, B. B. & C. I. Railway Company, are not in favour of the proposal. The reasons of the Agent for not accepting the proposal are contained in paragraph 4 of his letter No. 2285-W., dated 15th February 1908, which is quoted below:—

> "4. It is difficult to see what advantages will be gained be adapting Victoria Terminus for the accommodation of the long distance passenger traffic into and out of Bombay. The relief afforded to the Colaba route would be infinitesimal, only 12 out of 196 trains per diem being affected, while the congestion consequent on handling a heavy traffic of this description at one station would be productive of great inconvenience to passengers, road traffic, and Railway Administrations. For the accommodation of through traffic between different railway systems, a central station is unquestionably advantageous, but in the case of terminal traffic, distribution among conveniently situated stations is a far more satisfactory arrangement. Colaba and Grant Road stations undoubtedly serve public requirements better than a single station at Victoria does or can. Colaba is a quarter of a mile nearer to the Yacht Club than is Victoria Terminus, while as regards Malabar Hill, Grant Road has an advantage of about a mile and a half. It must also be remembered that the working of the long distance train service into Victoria Terminus would result in this description of traffic, previously handled at stations south of Dadar, having to be transhipped at the junction. As the bulk of the B. B. & C. I. Railway long distance passengers now use Grant Road and Charni Road stations, this interruption of through service would be productive of great inconvenience to the Indian travelling public, many of whom would be compelled to incur extra expense in consequence. Dadar would have to be converted into a large

passenger transhipping junction, the cost of which would bring no additional earnings to the railway administrations concerned. Heavy extra expenditure would also be necessary at Victoria Terminus, as the B. B. & C. I. Railway would require separate platforms to enable its trains to be started and received at such times as were essential for the maintenance of its up-country connections, and not at such times as were convenient to the G. I. P. Railway."

IV. Can the local railway traffic be brought from Parel into the Victoria Terminus in future along the existing G. I. P. route from Parel, thus enabling the B. B. & C. I. Railway to be dispensed with from Grant Road onwards, or should the present B. B. & C. I. line be retained for the purposes of local traffic as far as—

(*a*) *Marine Lines,*

(*b*) *Church Gate,*

(*c*) *Colaba?*

The Chamber of Commerce are of opinion that local traffic should be diverted to the present Victoria Terminus or to an adjacent station and that the B. B. & C. I. Railway should be stopped at Grant Road. They observe—

"This question is one that has been much discussed in the past, but the scheme tentatively put forward by this Chamber in 1904 of an electric railway on the eastern side of the Island with a central station in the Fort will, now that this railway seems likely to become a reality, to a very large extent solve the difficulties which have surrounded this question in the past. If, as is suggested, the electric line branches on the one hand to Trombay and on the other to Mahim, Bandra and surrounding districts, residents in these localities will much prefer to be brought either to the

Victoria Terminus or by the electric railway to the central station in the Fort. There is therefore no need with a development of this nature to consider the B. B. & C. I. Railway so far as traffic is concerned from the northern parts of the Island and from Salsette. The passenger traffic from Grant Road to stations south and *vice versa* is no doubt of some importance, but, though perhaps not at the same low cost, it could no doubt be largely dealt with by electric tram-cars. If the line along the sea face is removed, there would be ample room for a tramway track along the Queen's Road, widened as it would be into a broad avenue; and the new sea-face road would of course, when made, be left free for carriage and ordinary traffic. My Committee fully recognize that in a comprehensive scheme such as is now necessary some interests must suffer, but the point to be borne in mind, they consider, is the present and future welfare of the community as a whole, and if the electric tram-car system can be throughly developed, all surplus needs will, by this means, be very effectively served."

2. The Agent, B. B. & C. I. Railway, states:—

"Preliminary to a discussion of the desirability of terminating the B. B. & C. I. Railway short of Colaba, it should be remembered that in his contract with the Railway Administration, the Secretary of State has only reserved the right to resume possession of 'the line south of Church Gate station of Bombay to Colaba.' The decision to limit resumption to this section was arrived at after full consideration by Government of the questions now at issue, and in regard to which no new factor of importance has, so far as I am aware, been presented. In the accompanying note on the provision of a passenger terminus for the B. B. & C. I. Railway in Bombay, the issues raised in paragraph 10 (40) of your letter have to a large extent been considered, and there is consequently no object in repeating the facts there stated. In this note I think I have shown that the local traffic of the B. B. & C. I. Railway could not be as conveniently carried by the G. I. P. Railway, supplemented by a

tramway service, as it is now. It may, however, be well to emphasize the facts that, wherever the railway is terminated, extensive station and yard accommodation must be provided, and that any isolation of Grant Road from the stations south will deprive a very large number of people of all railway facilities.

"The appended statistics for the half year ended 30th June 1907 of the passenger traffic handled at Bombay stations prove conclusively that immense inconvenience would be caused to the travelling public by any interference with the existing facilities provided by the B. B. & C. I. Railway. In studying these statistics the proximity of the stations at Elphinstone Road and Lower Parel to Parel and Curry Road stations on the G. I. P. Railway admits of the figures for the former two stations being neglected in estimating the effects of diverting the long distance traffic to the G. I. P. Railway route and of closing stations south of Grant Road. At the same time the considerable distances of Grant Road, Charni Road and Colaba stations from the G. I. P. Railway accentuate the inconvenience which would result from depriving these localities of the railway facilities now enjoyed. An important point disclosed by these statistics is that, although Marine Lines is the nearest B. B. & C. I. Railway station to Victoria, its local traffic is only about half that of Church Gate. Obviously, therefore, Victoria Terminus would not meet the public need as satisfactorily as Church Gate station does."

The Agent has given a statement showing the number of passengers who used the stations south of Grant Road during the half year ended 30th June 1907, which gives an idea of the inconvenience which will follow the closing of the station specified.

3. The Municipal Corporation and the City Improvement Trustees consider that it is not desirable to dispense with the B. B. & C. I. Railway line between Grant Road and Church Gate

Street station, having regard to its proved convenience, unless and until it is possible to electrify the line, or an equally efficient and economical substitute be provided. The Improvement Trustees consider that increased railway facilities will be required to cope with the increased traffic that must ensue from the development of the areas in the north of the Island. They are of opinion that the time is approaching when the urban and suburban traffic will have to be dealt with by an entirely different system from the long distance traffic. The Board think that electric railway of the elevated or underground type, which will effectually do away with the smoke nuisance, prevent all interference with cross traffic, and provide a rapid and frequent service at low rates, will become necessary in Bombay before many years have passed, and they accordingly suggest that the proposal to bring all local traffic from Parel and stations north of Parel into Victoria Terminus should not be seriously considered. They favour the removal of the B B.&.C.I Railway line between Church Gate Street station and Colaba, considering that with the removal of the cotton trade to the north of Mazagon and of the trooping arrangements to the new Alexandra Dock, the reason for its existence will be at an end.

6. The Millowners' Association, the Indian Merchants' Chamber, and the Bombay Native Piece-goods Merchants' Association are not in favour of concentrating all local passenger traffic at Victoria Terminus.

5. The Agent, G. I. P. Railway Company, states that the question referred to has already in one form or another been minuted and reported on from time to time, and in this connection he refers to the following extracts from his letter No. 16703, dated 4th October 1904, to the Public Works Department, Railway Branch :—

"(*iii*) Whether through trains for passengers from and to distant stations should run to and from Victoria Terminus, provision being made for carrying travellers by

sea to and from the deep sea pier and possibly disconnecting at Dadar or elsewhere passengers for Grant Road or other stations on the west.

"It is questionable whether the majority of long distance travellers over the B.B.&C.I. Railway would be convenienced were their trains to run into and out of Victoria; but I believe it is quite feasible to effect that arrangement of traffic without inconvenience to those desiring to use stations on the B. B. & C. I. south of Dadar. If the Trustees of the Port construct a deep sea pier, and it is freely used by passenger steamers and troop-ships, railway communication with the pier being established, it seems inevitable that certain trains or parts of trains will pass from the B. B. & C. I. Railway on to the G. I. P. Railway at Dadar.

"(*iv*) Whether in the event of the previous questions being answered in the affirmative, the B. B. & C. I. Railway should stop at Church Gate or be continued to Colaba for suburban traffic.

"I take leave to suggest that the answer to this question cannot be based on those given to the previous ones. As I understand the proposal to abolish the railway terminus at Colaba emanates from different and more reaching consideration—the inability of the authorities to meet, or even contemplate meeting, strong and rapidly increasing interests between, say, Church Gate Street and that part of Colaba which is mainly used for military purposes. It is, I think, a question upon which individual opinions are valueless, and which the same treatment as was accorded to the Port Trust proposal to construct a harbour branch line, *i.e.*, a Government Commission.

"I submit that amongst other factors the question whether it would be justifiable to stop the B. B. & C. I. Railway at Church Gate depends, in its proportionate degree, upon the possibility of reducing the use of the line south of that station, upon the strength, after consideration has been applied to the effects of such reduction, of claims for the continuance of the present

terminus, and on the weight of argument in favour of removing all railway facilities from Colaba; whether the interests of people residing at Colaba or frequenting that place on business are stronger than those which affect the public at large. I am extremely doubtful on this point.

"(*v*) Whether, for carrying out such arrangements as are indicated, single control of lines south of point of junction would be necessary, or whether they could be effected by co-operation of the two Railway Administrations.

"Whatever the arrangements may be for local or for through traffic, I consider that the existing system under which each Administration exercises control should not be disturbed.

"Earnest, sagacious co-operation, and a just appreciation of the fact that common interests are involved, should suffice.

"(*vi*) Whether for suburban traffic there will be a substantial need that each Railway Administration should have running powers over the line of the other up to points outside the Island, and if so, to what points; and whether there would be any practical difficulty in carrying out such an arrangement.

"In my opinion public interests have long demanded that suburban passengers should be free to use both lines, and that both railways should have running powers over each other as far as, say, Bandra and Kurla, to be exercised when necessary. The limits of such inter-railway suburban services should, as far as possible, be parallel, *viz.*, Victoria as against Church Gate, Sion as against Mahim, Kurla as against Bandra, and the arrangement between the two railways should be so elastic as to permit of the extension of the services beyond Kurla and Bandra if found necessary. I do not consider that there should be any practical difficulty in arranging this."

V. Assuming the existence of free and rapid communication by rail, tramway, or otherwise, and the construction of two arterial thoroughfares running north and south, what areas on the Island are specially suited to the housing of—

the middle classes who visit the Fort daily for employment?

the labouring classes including the mill-hands and other factory employes?

The Agent, B. B. & C. I. Railway Company, thinks that the middle classes could best be accommodated iu the neighbourhood of Mahim. The Chamber of Commerce consider that Mahim and the northern districts will be suitable localities for well-to-do clerks and others of the same class. They doubt very much if it will be possible to locate an area for this class of the community. They are very strongly of opinion that building and laying out of wide roads should be very carefully regulated in the outlying districts. The Indian Merchants' Chamber and the Millowners' Association suggest that the middle classes might suitably be accommodated on the eastern portion of the Mahim Woods. The latter body also thinks that land right up to the west of the B. B. & C. I. Railway can be utilized for the same purpose. The Trustees for the Improvement of the City of Bombay are of opinion that the northern suburbs of Dadar, Mahim, Dharavi and Sion, and also Dhobi Talao, Bhuleshwar, Khetwadi, Girgaum and some part of Mazagon are suitable localities where the middle classes can be conveniently located.

2. The Chamber of Commerce are of opinion that, as in a very few years the new trade depot at Mazagon will be a very busy district, accommodation should be largely provided for the labouring classes in localities to the north-east of the Island of Bombay. The Agent, B. B. & C. I. Railway Company, thinks that the area north of the Fort and east of the G.I.P. Railway seems suitable for the accommodation of such classes. The Millowners' Association consider that the mill-hands factory employés and labourers generally could adequately be

provided for at Dadar and Matunga and north-east of the Island. The Indian Merchants' Chamber and the Bombay Native Piecegoods Merchants' Association suggest that chawls on the model of those built by the Improvement Trust in Princess Street may be built for the working classes in E, F and G wards. The latter Association invite attention to the absolute necessity and want of cheap residential quarters for the use and occupation of the working classes, and specially those engaged in the service of native traders, whose monthly wages range from Rs. 10 to Rs. 20 per month. They suggest that a provision similar to that made for the Mahars, Mahrathas, Konkanees, etc., in Scheme No. 11 and the Koliwada Scheme should also be made for the poor high class Hindus working on low wages, as well as for Mahomedans and Parsis. In the opinion of the City Improvement Trust mill-hands and dock-labourers should located in the centre and eastern side of the Island, in Mandvi, Omerkhadi, Tarwadi, Byculla, Mazagon, Chinchpokli, Parel and Naigaum, while Kamatipura, Khara Talao and Kumbharwada must also continue to house large numbers of the working classes.

3. The Port Trustees state that it is desirable that the labour required in handling the trade at the docks and bunders and the new trade centres should be accommodated as conveniently near the spot as possible. They contemplate making the necessary provision for the requirement concerning the dock labour at their own expense. They have already provided quarters for some 1,900 men in all, and have now before them proposals for largely increasing the accommodation. They hope also, as opportunity offers, to provide official residences for the officers on the superior staff.

4. With regard to schemes for the extension of the residential area of the City, the Trustees refer to possible reclamations in Mahim Bay. The foreshore vests in the Board and is an asset that they would be glad to realize in view of the many liabilities they are incurring in providing increased and improved accommodation for the trade of the Port.

5. The Corporation consider that the new overcrowded areas of the City will continue to be occupied by the poorer and

working classes who at present insist on accommodation contiguous to the scene of their daily labours. Except for the purpose of providing more extensive accommodation for this class in the neighbourhood of mill and large workshops, the main object to be aimed at should, in their opinion, be the removal from the centre of the City of the middle and more well-to-do classes, for whom Improvement Schemes Nos. V and VI and the vacant lands of Mahim and Dharavi will afford suitable and convenient areas. In the opinion of the Corporation the migration of these classes will entail also that of considerable numbers of domestic servants, shopkeepers, labourers and artizans.

6. The Corporation remark that the chief requirements of the City at present are: (1) the removal of insanitary houses; (2) the abatement of overcrowding and the provision of house accommodation; (3) improved communication between the north and south of the Island; and (4) provision of stable accommodation. With regard to (1), the Corporation presume that the Improvement Trust will deal with insanitary areas in the same way as they have dealt with 1st Nagpada, and they urge the desirability of filling up the low-lying portions of the Island. With reference to (2), the Corporation differentiate between the overcrowding of houses on the area and the overcrowding of people in the houses, and believe the former to be the greater evil of the two. They observe that education inducing a desire for a higher standard of comfort and sanitation will gradually reduce overcrowding in houses, and that the time which must elapse before this result can be brought about renders it impossible to deal with this aspect of the question except in the very limited manner attempted by the recent addition of section 379 A (4) to the Municipal Act. They suggest that the attention of the Improvement Trust should therefore be particularly directed towards the lessening of the overcrowding of houses on the available area, and that to prevent a similar overcrowding of areas in the future statutory powers are required to limit the proportion of area of a building plot that may be built over and to prohibit building on a plot of less than a fixed minimum area. Concerning the improvement of com-

munication between the north and south of the Island, the views of the Corporation are embodied in the answers to question No. 2.

7. Regarding the provision of stable accommodation, the Corporation suggest for the immediate future that all milch-cattle stables should be concentrated in suitable localities north of Clerk Road, where their construction and sanitary condition can be carefully supervised. They hope that it may ultimately be found possible to relegate all these stables to places outside the limits of the Island, arrangements being made by the Railways for the regular running of milk trains. For bullocks employed in connection with labour carts the Corporation consider that stable accommodation should be provided towards the east and north of the Island, and that stables for horses must be distributed more or less throughout the City, the requirements of each ward being fixed in consultation with the Commissioner, and a definite area in each ward being selected, to which such stables might be rigidly confined.

VI. What special measures are necessary or desirable in the nature of the provision of cheap workmen's trains or workmen's tramways to enable the labouring classes to be cheaply accommodated in the less frequented portions of the Island where land is available on easy terms? Assuming that cheap fares can be arranged for traffic between certain hours, will the working classes be able to pay these fares and a rent adequate to give a reasonable return on the capital invested in accommodation schemes?

The Chamber of Commerce, the Millowners' Association, the Indian Merchants' Chamber, the Bombay Native Piece-goods Merchants' Association, the Trustees for the Improvement of the City of Bombay, and the Agent, B. B. & C. I. Railway Company, are of opinion that no special measures appear necessary in regard to the working of cheap workmen's trains or tramways. The Chamber of Commerce, however, think that powers should be reserved in any new traffic arrangements that may be entered into for workmen's trains, as cheap transit to the outlying districts may have an important bearing on the schemes now under consideration.

Schedule showing the proposals made in connection with the question regarding the development of Bombay City and the improvement of communications in the Island.

Proposal.	Supporters of the proposal.	
I. *Provision of residential areas for wealthy classes.*		
(*a*) Construction of residential areas in the north of the Island, involving—		
(1) Development at Mahim and utilization of the Mahim Woods for all classes.	Chamber of Commerce Millowners' Association. Indian Merchants' Chamber. Bombay Native Piece-goods Merchants' Association. Agent, B. B. & C. I. Railway.	
(2) Development of Dharavi for all classes and removal to the mainland of the tanneries at Dharavi.	City Improvement Trust.	
(3) Utilization of a valuable area for high class residences on the western face between Mahalaxmi and Worli by effecting a change in the existing system of pumping the sewage into the sea at Love Grove.	City Improvement Trust and Municipal Corporation.	

Proposal.	Supporters of the proposal.	
Conferment on the Improvement Trust or on the Municipality (when their by-laws are adequately amended) of statutory powers to make and enforce town extension plans on the lines of the enactments in force in Germany in order to enable them to deal with the most central portion of the Island and to secure it against improper development in future.	City Improvement Trust	
(*b*) Reclamation in Back Bay.	Chamber of Commerce (recommending reclamation at the Colaba end of Back Bay and removal of the railway along the sea front south of Grant Road).	
	City Improvement Trust (recommending the reclamation of a comparatively small area).	
	Agent, B. B. & C. I. Railway.	
Reclamation of a large shallow strip of the Mahim Bay between the Worli and Mahim Forts, and its utilization for building sites instead of cutting down the Mahim Woods to provide the accommodation sought.	Land-owners, residents and rate-payers of the Mahim Woods.	
Reclamation in Mahim Bay.	Port Trust,	

Proposal.	Supporters of the proposal.	
(*c*) Development of Trombay.	Chamber of Commerce (stating that Government should control building operations).	
	Bombay Native Piece-goodsMerchants' Association. (Stating that development should be left to private enterprise.)	
	Indian Merchants' Chamber. (Stating that development should be left to private enterprise.)	
	Millowners' Association. (Stating that development should be left to private enterprise.)	
II.		
Channels of Communication.		
Widening of Abdul Rahman Street.	Chamber of Commerce Agent, B. B. & C. I. Railway. City Improvement Trust. Municipal Corporation.	
Construction of a short length of a wide street connecting the west end of Ballard Pier with Hornby Road.	Port Trust. Chamber of Commerce.	
Provision of a wide road east of the present row of buildings connecting the Ballard Road (widened to 80 feet) with Fort Street (which is now 80 feet wide).	Port Trust.	

Proposal.	Supporters of the proposal.	
Provision of a central artery along what is now the main thoroughfare of the City from Sion Causeway along Vincent, Soparibag and Parel Roads, and Abdul Rahman Street to the Crawford Market and the Hornby Road.	City Improvement Trust Municipal Corporation	
Extension of Frere Road into Reay Road.	Chamber of Commerce. City Improvement Trust. Millowners' Association.	
Extension of Queen's Road in the direction of Grant Road Station.	Chamber of Commerce.	
Construction of a "really good road" to connect the Island of Bombay with the mainland.	Agent, B. B. & C. I. Railway.	
Provision of a western artery giving clear access to the Bandra Causeway through the Mahim Woods.	City Improvement Trust. Municipal Corporation	
Provision of a road northwards from Sandhurst Road in the line of Chunam Kiln Road (where widening is urgently required), which will afford a valuable route northwards *via* Gilder Street.	City Improvement Trust.	
Provision of an eastern artery to meet the requirements of the Port, following the Frere and Reay Roads and their extension to Sewri and probably connecting with the central artery south of Mahim Chord Railway line.	Do.	

Proposal.	Supporters of the proposal.	
Provision of a connection between the north end of the road forming the western boundary of the trade zone with the central thoroughfare to be made by the Improvement Trust as part of their suburban schemes for the north of the Island.	Port Trust.	
Widening of the Elphinstone Bridge on the completion of Sandhurst Road.	Do.	
Widening of the section between Mount Road and Parel.	Do.	
Provision of a wide road with easy gradients connecting Sewri village with the new Sewri Road at the south-west corner of the cemetery.	Do.	
Proposal that elevated or shallow underground lines should be worked electrically and carried along routes that will provide quick communications between outlying areas and the business centres.	Do.	
III. *Adaptability of Victoria Terminus for main passenger traffic.*		
Desirability of adapting the Victoria Terminus for the reception of all main passenger traffic into Bombay.	Chamber of Commerce. Improvement Trust. Port Trust.	

Proposal.	Supporters of the proposal.	
Proposal that, in order to facilitate the dealing of long distance traffic at the Victoria Terminus, urban and suburban traffic should be provided for by an overhead line.	Port Trustees.	
IV. *Arrangements for local passenger traffic.*		
Proposal that local traffic should be diverted to the present Victoria Terminus or to an adjacent station and that the B. B. & C. I. Railway should be stopped at Grant Road.	Chamber of Commerce.	
Provision of an electric railway on the eastern side of the Island with a central station in the Fort.	Do.	
Proposal that the passenger traffic from Grant Road to stations south and *vice versa* should be dealt with by electric tram-cars.	Do.	
Provision of electric railway of the elevated or underground type.	Improvement Trust	
Proposal that both Railways (G. I. P. and B. B. & C. I.) should have running powers over each other as far as Bandra and Kurla to be exercised when necessary.	Agent, G. I. P. Railway.	

Proposal.	Supporters of the proposal.	
V.		
Housing of middle and labouring classes.		
(1) Accommodation for the middle classes—		
(*a*) in the neighbourhood of Mahim.	Agent, B. B. & C. I. Railway.	
(*b*) in Mahim and the northern districts.	Chamber of Commerce.	
(*c*) on the eastern portion of the Mahim Woods.	Indian Merchants' Chamber and Millowners' Association.	
(*d*) in the northern suburbs of Dadar, Mahim, Dharavi and Sion; and also Dhobi Talao, Bhuleshvar, Khetwadi, Girgaum and some part of Mazagon.	Improvement Trust.	
(*e*) in places comprised in the Improvement Schemes Nos. V and VI and the vacant lands of Mahim and Dharavi.	Municipal Corporation.	
(2) Accommodation for the labouring classes—		
(*a*) in localities to the north-east of the Island of Bombay.	Chamber of Commerce.	
(*b*) area north of the Fort and east of the G. I. P. Railway.	Agent, B. B. & C. I. Railway.	
(*c*) at Dadar and Matunga and north-east of the Island.	Millowners' Association.	

Proposal.	Supporters of the proposal.	
(*d*) in chawls to be built in E, F and G Wards of the City on the model of those built by the Improvement Trust in Princess Street.	Indian Merchants' Chamber. Bombay Native Piece-goods Merchants' Association.	
(*e*) (mill-hands and dock-labourers) in the centre and eastern side of the Island, in Mandvi, Omerkhadi, Khara Talao, and Kumbarwada; (working classes) in Kamatipura, Khara Talao and Kumbarwada.	Improvement Trust.	
Proposal that provision similar to that made for the Mahars, Marathas, Konkanees, etc., in Scheme No. II and the Koliwada Scheme should also be made for poor high caste Hindus working on low wages, as well as for Mahomedans and Parsis.	Bombay Native Piece-goods Merchants' Association.	
Desirability of filling up low-lying portions of the Island.	Bombay Municipal Corporation.	
Suggestion that the attention of the Improvement Trust should be particularly directed towards lessening the over-crowding of houses on the available area.	Do.	

Proposal.	Supporters of the proposal.	
Proposal that in future all milch-cattle stables should be concentrated in suitable localities north of Clerk Road where their construction and sanitary condition can be carefully supervised.	Bombay Municipal Corporation.	
VI. *Provision of workmen's trains.*		
Suggestion that powers should be reserved in any new traffic arrangements that may be entered into for workmen's trains, as cheap transit to the outlying districts may have an important bearing on the schemes now under consideration.	Chamber of Commerce.	

APPENDIX D.

SOUTH AFRICAN QUESTION.

Telegram sent by Mr. Munmohandas Ramji, President of the Indian Merchants' Chamber and Bureau, to the Right Honourable Lord Morley, Secretary of State for India.

A Copy was sent to LORD AMPTHILL.

"The Indian Merchants' Chamber and Bureau on behalf of the Indian mercantile community in general, including the Bombay Native Piece-Goods Merchants' Association, the Grain Merchants' Association, the Bombay Cotton Exchange Co., and the Share-Brokers' Association beg respectfully but strongly to protest against the unjust and cruel treatment meted out to Indians in South Africa. As Your Lordship is aware this treatment was one of the causes of hostility against the late Boer Government and the Chamber therefore is deeply grieved to have to state that the cruel treatment now given to Indians is infinitely worse than that to which they were subjected by the Boer Government. The Chamber is constrained to observe that it is utterly un-English and wholly opposed to the spirit of liberty and freedom which the British Indians are entitled to enjoy as common subjects of His Majesty the King-Emperor. As such the treatment is indignantly resented and the Chamber respectfully appeal to Your Lordship's sense of righteousness and justice to move Transvaal Government to allay the present indignation and excitement and bring about a satisfactory solution of this most disagreeable situation."

THE NATIVE SHARES, STOCK EXCHANGE & BULLION BROKERS' ASSOCIATION.

DALAL STREET, FORT, BOMBAY,
7th December 1908.

TO THE SECRETARY,
Indian Merchants' Chamber and Bureau,
Bombay.

DEAR SIR,—In reply to your letter of the 5th inst. addressed to the President of this Association I am authorised by its

committee to inform you that they heartily join with you in the representation regarding the harsh treatment of the Indians by the Transvaal Government, that your Chamber intends to make by wire to the Secretary of State for India and the Viceroy.

Yours faithfully,
A. H. MADAN,
Secretary.

THE GRAIN MERCHANTS' ASSOCIATION,
305-319, MUSJID BUNDER ROAD,
Bombay, 8th December 1908.

No. 13-208-1965.

TO THE SECRETARY,
The Indian Merchants' Chamber and Bureau,
Bombay.

DEAR SIR,—With reference to your letter dated the 5th instant *re* representation to H. E. the Governor-General in Council to remove the griavences of the Indians in the Transvaal, I am directed by the President to inform you, in anticipation of the formal sanction of the Managing Committee of this Association, that this Association will join your Chamber in the proposed representation.

I may, however, add that this Association has a representative on your Committee and therefore it is not necessary that this Association should be invited to give its opinion.

Yours faithfully,
LALSHANKER HARPRASAD,
Secretary.

No. 59 of 1908—1909.

BOMBAY NATIVE PIECE-GOODS MERCHANTS' ASSOCIATION.

SHETH MULJI JETHA'S CLOTH MARKET HALL,
Bombay, 12th December 1908.

TO THE SECRETARY,
Indian Merchants' Chamber and Bureau,
Bombay.

DEAR SIR,—We are in due receipt of your letter dated the 5th instant which was circulated amongst the members of our Managing Committee who have directed us to say in reply that the Association fully concur in the views of your Chamber to draw the attention of H. E. the Governor-General in Council and the Secretary of State for India to the harsh treatment of Indians in the Transvaal and to request them to remove their grievances by a telegram to which the Association will most willigly join.

Yours faithfully,
GIRDHERDAS JETHABHAI,
DHARAMSI HEMRAJ,
Honorary Joint Secretaries.

SOUTH AFRICA BRITISH INDIAN COMMITTEE.

28, QUEEN ANNE'S CHAMBERS, BROADWAW,
WESTMINSTER, S.W.
17th December 1908.

MUNMOHANDAS RAMJI, ESQ.,
President, Indian Merchants' Chamber and Bureau,
Bombay.

DEAR SIR,—Lord Ampthill writes me that he is acknowledging your cablegram of the 16th inst. direct. I venture, however, to offer my own thanks and the gratitude of our brothers in South Africa—who are my personal friends—and to express the hope that you and your Association will continue to protest against the cruel injustice to which British Indians in South Africa and

particularly in the Transvaal and Natal, are being subjected. The small Indian community of the Transvaal are making a brave and sturdy fight in order that their communal and national honor may be not further violated. Some eleven hundred have during the last few months suffered imprisonment, while the amount of loss in property and business is almost incalculable. All sections of the community are united; each has vied with the other to make the greatest sacrifice. The people are prepared to loose everything rather than submit to the indignities of the Registration Law and to their isolation by being cut off *completely* from their fellow countrymen in India.

My Committee are doing what is possible here in the way of help, but our views naturally carry little weight compared with the protests by the various Indian communities upon whom the disabilities imposed by the Government of the Colonies naturally reflect.

I am forwarding under separate cover a few copies of two booklets on the subject, that by Sir Charles Bruce being a more up-to-date presentment of the case.

I beg to remain,
Dear Sir,
Yours very faithfully,
L. W. RITCH.

P.S.—Copies of Sir Charles Bruce's litte work have been forwarded direct to the leading Anglo-Indian and some few of the vernacular papers.

December 17th 1906.

THE UNDER SECRETARY OF STATE.

COLONIAL OFFICE.

Whitehall, S. W.

SIR,—I am desired by my Committee to forward for the kind consideration of the Secretary of State, the enclosed copy of a cablegram received by my President, Lord Ampthill, from the Bombay Chamber and Bureau on behalf of the Indian mercantile community and Stock Exchange.

My Committee desire me to exprese the hope that the Secretary of State will give effect to the request of the senders of the cablegram and communicate their views to the Transvaal Government through the usual channel.

I have the honor to remain,

Sir,

Your most obedient servant.

L. W. RITCH,

Secretary.

17th December 1908.

THE UNDER SECRETARY OF STATE,

INDIA OFFICE,

Whitehall, S. W.

SIR,—I am desired by my Committee to forward for the kind consideration of the Secretary of State, copies of a letter this day addressed to the Secretary of State for the Colonies together with the text of the cablegram therein referred to.

My Committee confidently rely upon the Secretary of State to emphasise to the Secretary of State for the Colonies, the measure of the indignation and excitement referred to in the cablegram consequent upon the disabilities imposed upon British Indians in South Africa and particularly in the Transvaal.

I have the honor to remain,

Sir,

Your most obedient servant,

(Sd.) L. W. RITCH,

Secretary.

MILTON ERNEST HALL, BEDFORD.
17th December 1908.

SIR,—I have duly received your telegram of the 18th instant in which you conveyed to me the protest of the Indian Merchants' Chamber and Bureau against the treatment of British Indians in the Transvaal. I have at once sent copies of your message to the Secretary of State for the Colonies and the Secretary of State for India and I have also communicated it to the Press.

My friends and I are doing all in our power to urge the Government to bring about a solution of this difficult and distressing problem, but thus far, I grieve to say, we have met with no encouragement.

I am,
Yours faithfully,
AMPTHILL.

No. 48.

POLITICAL DEPARTMENT
Bombay Castle, 5th January 1909.

FROM
J. E. B. HOTSON, ESQ.,
Under Secretary to Government,
Bombay.

To
THE PRESIDENT,
The Indian Merchants' Chamber and Bureau,
Bombay.

SIR,—I have the honour to acknowledge the receipt of your letter, dated the 18th December 1908, and its accompaniments, relative to the treatment of Indians in the Transvaal.

I have the honour to be,
Sir,
Your most obedient servant,
J. E. B. HOTSON,
Under Secretary to Government.

No. 107—1.

GOVERNMENT OF INDIA.

DEPARTMENT OF COMMERCE AND INDUSTRY.

(EMIGRATION).

FROM

M.M. S. GUBBAY, ESQ., I.C.S.,

Under Secretary to the Government of India.

To

MUNMOHANDAS RAMJI, ESQ.,

President, Indian Merchants' Chamber and Bureau,

Bombay.

Calcutta, the 6th January 1909.

SIR,—I am directed to acknowledge the receipt of your letter dated the 18th December 1908 and its enclosure, addressed to the Secretary to the Government of India in the Home Department on the subject of the treatment of British Indians in the Transvaal.

2. I am to say that the matter is receiving the attention of the Government of India, who will use their best endeavours to secure sympathetic treatment to the British Indian subjects in the Colony.

I have the honour to be,

Sir,

Your most obedient servant,

M. M. S. GUBBAY,

Under Secretary to the Government of India.

Bombay, 23rd January 1909.

From

THE SECRETARY,

The Indian Merchants' Chamber and Bureau,

Bombay.

To

LORD AMPTHILL,

London.

MAY IT PLEASE YOUR LORDSHIP,—My Committee beg to acknowledge your letter of the 17th December with thanks.

They desire me to express their high appreciation of efforts being made by your Lordship to secure justice for British Indians in South Africa and hope that these efforts will be successful.

I beg to remain,

Your Lordship's most obedient servant,

JAYASUKHLAL K. MEHTA,

Secretary.

SOUTH AFRICA BRITISH INDIAN COMMITTEE.

28, QUEEN ANN'S CHAMBERS, Broadway,

Westminster, S. W., *February 12, 1909.*

JAYASUKHLAL K. MEHTA, Esq.,

The Indian Merchants' Chamber and Bureau,

Bombay.

DEAR SIR,—I beg to acknowledge with thanks your letters of the 23rd January which I shall have pleasure in placing before my Committee when next it meets. The expression of appreciation to which you are good enough to refer will, no doubt, be gratefully received. Meanwhile, I may perhaps

be permitted to express my own satisfaction at the assurance that your Chamber will continue to protest against the continuing injustice towards British Indians in South Africa.

Your Chamber will doubtless be concerned to hear that cable news is just to hand to the effect that the son of Mr. M. K. Gandhi, and Mr. Dawood Mahomed, the latter gentleman being the head of the Mahomedan community in Natal if not in South Africa, have both been re-sentenced to six months with hard labour for re-entering the Transvaal where they are domiciled, after having been previously deported.

I am,

Your obedient servant,

L. W. RITCH.

APPENDIX E.

CHANGES IN THE SYSTEM OF TELEGRAMS.

77-79, APOLLO STREET,

Bombay, 16th December 1908.

From

THE PRESIDENT,

The Indian Merchants' Chamber and Bureau,

Bombay,

To

THE SECRETARY TO THE GOVERNMENT OF INDIA,

Commerce and Industry Department,

Calcutta.

SIR,—I have the honour on behalf of the Committee of the Indian Merchants' Chamber and Bureau to offer the following observations with regard to Resolution No. 9870-9908-92, dated the 28th October 1908, on the subject of telegraphs.

2. My Committee welcome the removal of the cumbrous system of three classes of telegraphic messages for reasons mentioned in the Resolution which may be put down as below :—

(*a*) The system inconvenient as it is causes extra work and delays traffic. This is specially unwelcome to our mercantile classes which like to have speed as one of the pre-eminent characteristics of the Telegraph Department.

(*b*) The system is financially a bad one for the Government.

3. My Committee beg to suggest that in the case of express telegrams each word in excess of the unit number be charged 1 anna and 6 pies and not 2 annas as is proposed in the Resolution of the Government. The reason for this is that it will otherwise give rise to the same evil of the practise of splitting up messages which is adduced as one of the reasons for a modificationof t he present system. Thus, for example, an express message containing 64 words in the text and 3 in the address will under the new system be charged Rs. 7-14 as. But if this telegram be split up into six divisions the charge for all of them will be only Rs. 6-10 as. Thus the sender will be able to save Rs. 1-4 as. by splitting up his message of 64 words in 6 divisions. But this will cause serious inconvenience to the Telegraph Department, for as the Resolution of the Government says, "while the sender has saved his pocket, the Telegraph Department has had to signal four or eight extra addresses, and has had to repeat the official preamble four or eight times, five or nine messages have to be booked instead of one and five or nine messages have to be separately enclosed in envelopes, addressed and sent out for delivery."

My Committee think that this inconvenience, which will also be prejudicial to the revenue of the Government, will be obviated if the Government accept their suggestion, *viz.*, that the charge for each word in excess of the unit number in the case of an express telegram be fixed at 1 anna and 6 pies. The total cost for an express telegram of 67 words under this rate will Rs. 6-2as. -6 pies. Thus the practice of splitting up messages will be discouraged as it would not only not cause any saving at all but would rather increase the expense My Committee hope that this suggestion will meet with favourable consideration at the hands of the Government calculated as it is to remove the inconvenience to the telegraphic staff, expedite the despatch of messages and reasonabiy stimulate the growth of revenue under this class.

4. Another suggestion which my Committee have the honour to put forward is that in the case of ordinary telegrams the unit number should be fixed at 8 words instead of 12 words and that the charge for such an ordinary telegram be fixed at 4 as. and not 6 as. as is proposed. The four-anna telegram is extremely popular with all classes of people specially the masses, to whom it will be a hardship if the rate for the same be raised to 6 annas. My Committee respectfully beg to point out that the existing system of charging 4 as. has not had a sufficiently long trial, for they are convinced that with a longer trial not only the loss which in such matters is necessarily incurred at the initial stage would be wiped off, but eventually secure a gain to the Government. Under the circumstances my Committee are strongly of conviction that the retention of the existing rate of 4 as. for ordinary messages with 8 instead of 12 words would not only meet with popular approval, but earn a profit for Government within a reasonable fair time.

I beg to remain,

Sir,

Your most obedient Servant.

MUNMOHANDAS RAMJI,

President.

PURSHOTTAMDAS THAKURDAS,

Vice-President.

JAYASUKLAL K. MEHTA,

Secretary.

APPENDIX F.

HALF-AN-ANNA NICKEL COIN.

No. 4693 of 1908.

Financial Department.

Bombay Castle, 21st November 1908.

From

J. E C. JUKES, Esq., I. C. S.,

Under Secretary to the Government of Bombay,

To

THE SECRETARY,

Indian Merchants' Chamber and Bureau.

SIR,—I am directed to forward a copy of a letter from the Government of India No. 5684-A., dated 17th October 1908, regarding the proposed introduction of a nickel coin of the denomination of half an anna, and to request that this Government may be favoured with the opinion of the Chamber and with any suggestion they may wish to make.

I have the honour to be,

Sir,

Your most obedient servant,

J. E. C. JUKES,

Under Secretary to Government.

No. 5684-A.

Government of India, Finance Department, Accounts and Finance—Mint.

From

G. H. B. JACKSON, ESQ., I.C.S.,
Under Secretary to the Government of India.

To

ALL LOCAL GOVERNMENTS AND ADMINISTRATIONS.

Simla, the 17th October 1908.

SIR,—The Government of India have had under consideration the question of introducing a nickel coin of the denomination of half an anna.

2. It will be seen from paragraph 3 of the letter from this Department, No. 4671-A., dated the 22nd July 1904, that the Government of India contemplated the possibility of introducing a half-anna nickel coin in the event of the one-anna nickel meeting with popular approval. The demand for the one-anna nickel appears to be steadily increasing, and there is reason to believe that it is displacing the double pice and even the single pice to some extent. It seems probable therefore that a half-anna nickel coin if introduced would be acceptable to the public.

3. On the other hand, there are reasons to apprehend that the half-anna may not be so popular as the one-anna coin. The copper double pice has never been used to any great extent except in Bombay and the Central Provinces: its coinage was accordingly stopped in 1880 and in the amended Indian Coinage Act of 1906, no provision was made for the minting of the same coin in bronze. The unpopularity of the

coin, though probably due to its size, may also be due partly to the fact that half an anna unlike an anna or a pice is not an accepted unit among the poorer classes.

4. The new coin if introduced would be similar in shape to the nickel anna and would have an extreme diameter of ·7086 inches, *i.e.*, nearly the mean diameter of a quarter rupee and an eighth rupee, which measure ·75 and ·6 inches respectively. It would thus differ both in size and shape from these silver coins, and this arrangement is considered desirable in order that it may not be mistaken for either of them.

It has been customary in the past to make Indian money of a weight proportionate to the face value of the coin, and in accordance with this practice the new coin should be of a weight of 3 grains. But for mintage purposes this weight gives insufficient thickness for a coin of the diameter proposed and it is therefore intended to increase the weight to 35 grains.

5. The Government of India desire to be favoured with a full expression of the views of His Excellency the Governor in Council / the views of His Honour the Lieutenant-Governor / your views. with regard to the introduction of a half-anna nickel. They would be glad to have at the same time a report showing the progress made in the circulation of the one-anna nickel, as in any case it would be advisable to postpone the issue of the new coin until the people are thoroughly familiarised with nickel as a medium of exchange.

6. I am to forward herewith two specimen coins which have been struck of the dimensions specified in paragraph 4. They may be circulated to the various local bodies which your Government / you may desire to consult.

I have the honour to be,
Sir,
Your most obedient servant,
G. H. B. JACKSON,
Under Secretary to the Government of India.

No. 5132 OF 1908.

FINANCIAL DEPARTMENT.

From

J. E. C. JUKES, ESQ., I.C.S.,
Under Secretary to the Government of Bombay,

To

THE SECRETARY,
Indian Merchants' Chamber and Bureau

Bombay Castle, 17th December 1908.

SIR,—In continuation of my letter No. 4693, dated 21st November 1908, I directed to forward a specimen of the proposed half-anna nickel coin.

I have the honour to be,
Sir,
Your most obedient servant,
J. E. C. JUKES,
Under Secretary to Government.

77-79, APOLLO STREET,
Bombay, 6th January 1909.

From

THE PRESIDENT,
The Indian Merchants' Chamber and Bureau,
Bombay,

To

THE UNDER-SECRETARY TO THE
GOVERNMENT OF BOMBAY.
Revenue Department,
Bombay.

SIR,—I have the honour to acknowledge the receipt of your communication of the 21st November 1908, No. 4693, on the subject of the introduction of half-anna nickel piece together with a sample of the same.

2. Having carefully investigated the subject my Committee are of opinion that it is extremely doubtful whether the circulation of this coin will attain that popularity which the anna coin has. Moreover, it must be stated that even that popularity is chiefly confined to the better and middle classes. The one-anna nickel coin has met with success so far because hitherto there was no single coin to represent one-sixteenth of the rupee. The double pice generally known as the *Dhabu* is rather heavy and cumbrous and two of such make the anna. The convenience of the anna coin to the generality of the public except to the very poor was no doubt appreciated. The trader, the dealer and others found it handy for purposes of circulation. This alone has made the one-anna nickel coin popular.

3. The proposed half-an-anna nickel coin on the other hand will, it is to be greatly feared, not be of such utility and convenience as the anna piece, and as far as the poor are concerned it will not be appreciated at all. The poorest classes comprising the majority of the agricultural and labouring population are obliged by their very poverty and the lowest standard of living to deal in the most fractional pieces of coin for purposes of their daily domestic economy. To these classes a pie even is of the utmost use. If the object of the Government be to introduce this coin among them and popularize it, it is most likely to be defeated.

The Government cannot be unaware of the fact that till some years ago and even now fractional mediums like *couries* and *badams* were in use in many parts of Gujerat and Deccan. Accounts also used to be made on that basis. There is still the system of computing rupees in *couries* and *veis*, and though they are going out of practice the very fact that at one time they were largely in use indicates the utility of such fractional medium. Indeed it is not unsafe to say that the place of the *couries* and the *badams* of old has been now firmly

taken by the pie so that the pie and the quarter anna pice are exceedingly popular and of vast utility to the poor. To them the half-anna nickel coin will not be of so great an use. Evidently this coin will only circulate among the classes above the poorest, and it is a question whether it is at all worth the while of the Government to introduce it. It is neither politic nor expedient to introduce this coin when the other popular coins have such a strong and useful hold on the domestic economy of the vast masses of the poor.

My Committee beg here to bring to the notice of the Government the impression which seems to prevail rightly or wrongly that the new coin is intended more for the purpose of profit to the State than for any other. That there is a large profit in coining 16 nickel coins than in coining 64 copper coins of the value of a rupee cannot be gainsaid and the popular impression therefore is not unnatural.

For the reasons set forth above my Committee think that the introduction of a nickel coin of the value of half-an-anna is uncalled for. They will rather welcome the issue of a coin having a value equal to the old *badam* or *courie* which is less than a pie. The introduction of such a coin in their place will meet with an immense popularity which, they repeat, will hardly be secured by the introduction of the proposed half-an-anna nickel coin, and my Committee beg therefore to throw out this suggestion for the favourable consideration of Government.

I beg to remain,
Sir,
Your most obedient Servant,
MUNMOHANDAS RAMJI,
President.
PURSHOTTAMDAS THAKORDAS,
Vice-President.
JAYASUKHLAL K. MEHTA,
Secretary.

APPENDIX G.

REFUND OF TOWN DUTIES.

No. 27567 OF 1908-09.

From

W. D. SHEPPARD, ESQ., I.C.S.,

Municipal Commissioner for the City of Bombay,

To

THE SECRETARY,

The Indian Merchants' Chamber and Bureau.

MUNICIPAL COMMISSIONER'S OFFICE,

Bombay, 12th December 1908.

SIR,—I have the honour to forward herewith a copy of the amended Rules in respect of payment of Refund of Town Duties, submitted by me for the approval of the Standing Committee and to invite any remarks the Chamber may wish to offer in respect thereof so that they may be placed before the Sub-Committee appointed by the Standing Committee for their consideration.

A reply is requested before the end of January.

I have the honour to be,

Sir,

Your most obedient servant,

W. D. SHEPPARD,

Municipal Commissioner.

No. 32709 OF 1908-09.

From

W. D. SHEPPARD, ESQ., I.C.S.,

Municipal Commissioner for the City of Bombay,

To

THE SECRETARY,

The Indian Merchants' Chamber and Bureau.

MUNICIPAL COMMISSIONER'S OFFICE,

Bombay, 30th January 1909.

SIR,—With reference to your letter of the 28th instant I have the honour to forward herewith the copies of Town Duty Rules as required by you and to request that you will favour me with the remarks of the Chamber on the proposed rules at an early date.

I have the honour to be,

Sir,

Your most obedient servant,

W. D. SHEPPARD,

Municipal Commissioner

77-79, APOLLO STREET,

Bombay, 7th February 1909.

From

THE SECRETARY,

The Indian Merchants' Chamber and Bureau,

Bombay,

To

W. D. SHEPPARD, ESQ., I.C.S.,

Municipal Commissioner,

Bombay.

SIR,—I have the honour to acknowledge the receipt of your letter No. 27567 of 1908-09, dated 12th December 1908, with its accompaniments, and to forward herewith opinions of my Committee on the revised rules for the refund of Town Duty.

2. My Committee think that the word "Countermarks" should be omitted from clause 11 of Chapter 1, Section C of the proposed rules. While recognising that strictness of rules is necessary to prevent frauds, my Committee hold that the provision of "Countermarks" will prove inconvenient as merchants are not guaranteed by importing offices the countermarking. All that the invoices show is to my Committee's knowledge the offices' own marks which alone, my Committee submit, should be verified for purposes of refund of Town Duty. Thus, for instance, there is a countermark "S †," another "S † †" and so forth. If one of these crosses is obliterated, traders will find it difficult to get a refund. The whole procedure, in short, my Committee fear, will get so complex as to increase rather than decrease tendencies to corruption on the part of the traders and the Municipal staff. The worst sufferers in consequence will naturally be petty traders. My Committee would therefore recommend the

doing away with the requirement of observing countermarks too, at least until the time when the Municipal authorities and traders are properly cognisant of their significance. It may also be urged in this connection that as no sugar is manufactured within the limits of Bombay City "marks" of foreign *importers* as "V. B.," etc., can well do for purposes of proper identification of bags on which refund is claimed at the time of export.

3. My Committee will take this opportunity to urge that the standing grievance of sugar merchants about the difference in procedure with regard to exports of grain and flour and that with regard to exports of sugar be removed. Facilities afforded to exporters of grain are for no obvious reason whatever denied to exporters of sugar. In fact, Clause 31, Chapter 1, Section C, specifically exempts the former from these very inconveniences of procedure which press heavily upon the latter. My Committee therefore request that this grievance will be properly looked into and removed in the new rules.

4. With reference to Clause 30 of Chapter 1, Section C, relating to the procedure of import and export of ghee my Committee wish to bring it to your notice that the present method of stamping the seal on a piece of string on tins of ghee is productive of inconvenience to merchants through the string being sometimes worn off. My Committee would suggest that some acid or some such other substance ought to be used for sealing purposes so that the mark may not be effaced away through wear and tear.

5. Lastly, my Committee beg to point out the great necessity for establishing an uniform procedure with regard to exports of grain by sea and rail, a necessity which is pointed out more than once by the Grain Merchants' Association. This body rightly remarks in the representation ithas

forwarded to you this year (a copy of which was sent to this Chamber) that it is very rarely and only in times of famine in the interior that grain is exported by rail from Bombay, 'and that the hard procedure in recovering the refund at such times will be a burden on food for thousands of poor starving people.' My Committee hope that the anomaly of a difference in the procedure with regard to imports of grain by sea and rail will be done away with in the new rules for the refund of Town Duties. My Committee would also like to know reasons, if there are any, for the existing anomaly which is retained despite the protest of leading grain merchants.

I beg to remain,

Sir,

Your most obedient servant,

JAYASUKHLAL K MEHTA,

Secretary.

APPENDIX H.

SHORTAGE OF WAGONS.

To

THE SECRETARY,

The Indian Merchants' Chamber and Bureau,

Bombay.

DEAR SIR,—We beg to request you to put this letter before your Committee for their consideration.

That the demand for wagons to carry full-pressed bales of cotton *ex* Etawah to Colaba has not been coped with in any degree of promptness, has been a grievance of exporters of cotton from that station for the last two years. This state of things reached a very serious point last month, when, as you will see from the enclosed sheets, our F. P. bales had to lie on the station one week before wagons could be found by Railway Authorities to carry them.

As you will see from the enclosed sheet even as early as October the Railway Co. could not supply wagons without a delay of 2 to 5 days. In November this delay extended in a detention of the goods on the station for 8 days.

Generally cotton from Etawah takes about seven days to reach Bombay. Had our consignments found wagons to take them in the ordinary course, lots of 75 + 111, 53 + 51 + 290 could well have been here for the November Shipment.

With Rs 7 to 8 higher for November Bengals over December quotation in the Bombay Market the loss resulting from the delay to exporters of cotton from Etawah can well be imagined.

We are confident your Committee will agree with us that this state of things must be mended, and we hope they will give the matter their earliest attention and serious consideration.

We may say that our Agent at Etawah and we ourselves here duly informed the higher officials of the East Indian Railway in time of this extraordinary state of things at Etawah.

We may add that our Agent informs us that the goods for Calcutta were being given a preference in point of despatch over those booked for Bombay. We leave to your Committee to find how far this is correct and what the preference is due to.

Yours faithfully,

NARANDAS RAJARAM & Co.

No. of Bales.	Date on which the forwarding notes were registered.	Date of Railway Receipts.
51	21—14—08.	26—10—08.
55	23—10—08.	27—10—08.
56	24—10—08.	28—10—08.
106	29—10—08.	31—10—08.
51	31—10—08.	2—11—08.
155	2—11—08.	4—11—08.
100	5—11—08.	8—11—08.
150	9—11—08.	12—11—08.
71	10—11—08.	13—11—08.
124	11—11—08.	16—11—08.
75	17—11—08.	25—11—08.
111	18—11—08.	27—11—08.
53	21—11—08.	28—11—08.
51	23—11—08.	28—11—08.
104	25—11—08.	not till
75	26—11—08.	2—12—08.
106	28—11—08.	

Bombay, 16th January 1909.

From

THE SECRETARY,

The Indian Merchants' Chamber and Bureau,

Bombay,

To

THE SECRETARY,

The Railway Board,

Calcutta.

SIR,—It having been brought to the notice of my Committee by a member of this Chamber that there is a great difficulty of obtaining wagons on the East Indian Railway to carry full-pressed cotton bales to Colaba I am instructed to address you on the subject and to request you to take such steps in the matter as will remove such a grievance of Indian merchants. You will find from the accompanying letter addressed to us on the subject by Messrs Narandas Rajaram & Co., one of our members, that the grievance complained of exists for the last two years; but that it reached a climax In the mouth of November when full-pressed bales have to ie on the Etawah station fully one week before wagons could be found by the Railway authorities to carry them. As a consequence Messrs. Narandas Rajaram & Co. had to suffer a severe loss, inasmuch as quotations for November Bengals were Rs. 71 to Rs. 81 higher than those for December Bengals in the Bombay Market. My committee think that this is a serious state of things which ought not to be allowed to exist any longer.

I am also to bring to your notice the last para in communication herewith appended where it is stated that goods for Calcutta were being given a preference in point of des-

patch over those booked for Bombay. My Committee would like to be assured that there is no cause for a complaint on this score.

Hoping this representation will receive the favourable consideration of the Railway Board and steps will be taken to remove the grievances complained of,

I beg to remain,

Your most obedient servant,

JAYASUKHLAL K. MEHTA,

Secretary.

GOVERNMENT OF INDIA.

RAILWAY DEPARTMENT.

(RAILWAY BOARD).

No. 260 R. T.

Calcutta, the 8th of February 1909.

To

THE SECRETARY,

The Indian Merchants' Chamber and Bureau,

Bombay.

SIR,—In continuation of Railway Board's letter No. 150-R.T., dated the 22nd January 1909, regarding the delay in the supply by the East Indian Railway of wagons for the carriage of full-pressed bales of cotton from Etawah to Colaba,

I am directed to forward for information copy of a letter No. $\frac{1721\ T.}{26\text{-}09}$, dated the 20th January 1909, from the Agent of that Railway to the Secretary, Chamber of Commerce, Bombay, on the same subject.

I have the honour to be,

Sir,

Your most obedient servant,

C. A. ANDERSON,

for Secretary, Railway Board.

Document accompanying :—

Copy of letter No. $\frac{1721\ T.}{26\text{-}09}$, dated the 20th January 1909, from the Agent, East Indian Railway, to the Secretary, Chamber of Commerce, Bombay.

In continuation of this office letter No. 30992 T, dated the 28th December 1908, regarding the grievance of the cotton merchants of Bombay in connection with their requisitions for wagons to carry full-pressed bales of cotton from Etawah to Colaba, I beg to express my regret that there was delay in certain instances in supplying the wagons in consequence of a heavy demand for a short period for cotton both to Bombay and Howrah. During a portion of this time Howrah consignments received some slight preference on account of our loading at Etawah wagons taken over from the North-Western Railway which could not be used for traffic to Bombay.

2. The General Traffic Manager reports that we have for some time been meeting in full the demands for wagons.

APPENDIX I.

QUARTER-ANNA STAMPS FOR HUNDIES.

THE GRAIN MERCHANTS' ASSOCIATION.

305-319, MASJID BUNDER ROAD.

Bombay, 16th January 9091.

CIRCULAR No. 12-1-1965.

To

THE SECRETARY,

The Indian Merchants' Chamber and Bureau,

Bombay.

SIR,—I have the honour to inform you that, contrary to law, ignorant merchants persist in the use of four quarter-anna unified postage stamps to make up the duty of one-anna on the Hundies payable at sight. If, owing to such use, the hundies be not accepted, they are returned as dishonoured and so the credits of both, the drawers and payers, are at stake. Although no such instance of return has been brought to the notice of my Committee, instances in which owing to the ignorance of the acceptors hundies, bearing four quarter-anna unified postage stamps have been retired as properly stamped, have come to light. It is thus possible that the holders of the hundies, the payers and the payees thereof, all labour under ignorance and may come under the clutches of the law. This ignoranee is, my Committee think, due to the legalised use of 2 half-anna unified postage stamp .Copies of letter addressed to the Superintendent of Stamps and his reply thereto are annexed herewith.

My Committee are of opinion that the Government should be moved to either legalise the use of quarter-anna unified postage stamps or prohibit the use of half-anna unifid

postage stamp to make up the duty of one-anna payable on documents requiring to be stamped under the Indian Stamp Act.

I am therefore directed to invite the opinion of your body on the subject, which I hope to receive early.

I have the honor to be,
Sir,
Your most obedient servant,
LALSHANKER HARPRASAD,
Secretary.

THE GRAIN MERCHANTS' ASSOCIATION.

305-319, MASJID BUNDER ROAD,
Bombay, 7th January 1909.

No. 20-214-1965.

To

THE SUPERINTENDENT OF STAMPS,
Bombay.

SIR,—I am directed to lay before you the following question and to solicit the favour of your early reply thereto.

Whether 4 quarter-anna stamps or 2 half-anna stamps can be used "upon Hoondies."

It is reported that merchants enforce the payee to put one-anna stamp on the Hundi before payment and refuse to pay the Hundi on which 4 quarter-anna stamps are affixed, while the payees assert the legality of these stamps and in case of non-payment return the hundies as dishonoured. Hence much confusion sometimes arises.

The members, therefore, desire me to request you to promulgate and publish explicit orders in vernaculars on the subject.

I have, etc.,

LALSHANKER HARPRASAD,

Secretary.

GENERAL STAMP OFFICE,

Bombay, 8th January 1909.

To

THE SECRETARY,

The Grain Merchants' Association,

Bombay.

SIR,—Referring to your letter dated 7th instant, I have the honour to state that there is no objection to the use of two half-anna unified postage stamps to make up the duty of one-anna payable on any document. Quarter-anna postage stamps cannot be used for denoting duty payable on documents requiring to be stamped under the Indian Stamp Act.

I have, etc.,

BALKRISHNA WASSOODEW PANDOORANG,

Assistant Superintendent of Stamps.

APPENDIX J.

TRADE-MARK REGISTRATION,

BOMBAY CUSTOM HOUSE,
2nd March 1909.

No. C3152 OF 1909.

From

A. S. A. WESTROPP, ESQ., I.C.S.,
Collector of Customs,
Bombay.

To

THE CHAIRMAN,
The Indian Merchants' Chamber and Bureau,
Bombay.

SIR,—I have the honour to forward herewith a copy of letter from the Government of India (Department of Commerce and Industry) No. 11388-11392-17, dated 17th December 1908, together with its accompaniments and to request that you will be good enough to favour me with the views of your association on the subject of the registration of trade-marks in India at an early date.

I have the honour to be,
Sir,
Your most obedient servant,
A. WESTROPP,
Collector of Customs.

Accompaniments to Government Resolution, Revenue Department, No. 1289, dated 6th February 1909.

GOVERNMENT OF INDIA.

DEPARTMENT OF COMMERCE AND INDUSTRY.

No. 11388—11392-17, dated 17th December 1908.

To

THE CHIEF SECRETARY

TO THE GOVERNMENT OF BOMBAY,

Revenue Department.

SIR,—In continuation of the correspondence ending with your letter No. 2329, dated the 23rd March 1904, I am directed to enclose a copy of the marginally noted despatches to and from His Majesty's Secretary of State for India on the subject of the registration of trade-marks in India.

To the Secretary of State for India, No. 258, dated 21st July 1904.

From the Secretary of State for India, No. 88-Revenue, dated 9th June 1905 (with enclosures).

To the Secretary of State for India, No. 54, dated 14th September 1905.

From the Secretary of State for India, No. 110-Revenue, dated 22nd June 1906 (with enclosures).

To the Secretary of State for India, No. 44, dated 9th August 1906.

From the Secretary of State for India, No. 141-Revenue, dated 13th November 1908 (with enclosures).

2. It will be observed from paragraph 3 of despatch No. 131-Revenue, dated the 13th November 1908, that the Association of Chambers of Commerce of the United Kingdom suggest that the opinion of the commercial community in India has undergone a change in favour of registration. I am to request that, with the permission of His Excellency the Governor-in-Council, it may be ascertained what is the present opinion of the Bombay Chamber of Commerce and such other commercial bodies as it may be considered

desirable to consult in regard to the question. I am also to ask that the Government of India may be favoured with the views of the Government of Bombay.

I have, etc.,

M. M. S. GUBBAY,

Under Secretary to the Government of India.

GOVERNMENT OF INDIA.

FINANCE AND COMMERCE DEPARTMENT.

No. 258 dated 21st July 1904.

To

THE RIGHT HONOURABLE ST. JOHN BRODRICK,

His Majesty's Secretary of State for India.

SIR,—We have the honour to acknowledge the receipt of Lord George Hamilton's despatch No. 115-Revenue,* dated 7th August 1903, on the subject of the registration of trade-marks in India. His Lordship forwarded a copy of a communication received from the Cutlers' Company, Sheffield, in which it was urged that legislation should be undertaken in India, on the lines of the English Statute, for the registration of trade-marks; and he intimated that, if he should decide to refer the matter for the opinion of the Local Governments and Chambers of Commerce, he would be glad to learn the result of the reference. In view of the importance of the questions raised, we considered it desirable to consult the Local Governments and Chambers of Commerce; and we have now the honour to forward copies of the correspondence with them for your information.

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* Printed as an accompaniment to Government Resolution No. 7268, dated 15th October, 1903.

2. As this question has frequently been considered by the Government of India, and by the various commercial associations in this country, it will be convenient to recapitulate briefly the history of the case, before discussing the replies which have been received to the present reference. In the year 1877, the Millowners' Association and the Chamber of Commerce, Bombay, suggested that legislation should be undertaken, on the lines of the English Statutes of 1875 and 1876, in order to provide for the registration of trade-marks in India. The Government of India accepted this recommendation; and a Bill giving effect to it was introduced in the Imperial Legislative Council. The Bill was eventually withdrawn, on the recommendation of the Bombay Chamber of Commerce and the Millowners' Association, as they were of opinion, after mature consideration, that legislation was not necessary, and might possibly prove inconvenient. This opinion was endorsed by the Bengal and Madras Chambers of Commerce and was accepted by the leading commercial associations in India.

3. In arriving at this conclusion, the Chambers were actuated chiefly by the consideration that the existing law was in fact sufficiently comprehensive to afford adequate protection to the legitimate users of trade-marks; and they were also of opinion that the enactment of an Indian law, on the lines of the English Statutes would involve certain positive disadvantages. This latter argument was elaborated by the Bombay Chamber of Commerce, which pointed out that, under the Indian law, the owner of a recognized trade-mark could obtain protection against its illicit use in India, although the mark had not been registered, and even if registration had been applied for in the United Kingdom and had been refused. If, however, an Indian Act were to be passed, similar to the law in force in the United Kingdom, the protection enjoyed by unregistered marks would fail.

The protection afforded by such an Act would only be sufficient for practical purposes, either if it provided that marks registered in England should be deemed to be registered in India also; or, in the alternative, if all marks, whether already registered in England or not, were to be registered over again in India. Both these courses were, however, impracticable. The same mark might be the property of one person in England and of another person in India, which was considered a fatal objection to the first alternative; while the second alternative would have involved great trouble and expense, and would also necessitate decisions on complicated questions regarding relative priority of user. For these reasons, the Bombay Chamber of Commerce was strongly opposed to the proposal to legislate.

4. The question was raised again in the years 1884 and 1888; and it was decided that no action should be taken. The Local Governments and Chambers of Commerce were also consulted in 1891; and after considerable discussion, in the course of which the arguments advanced by the Bombay Chamber of Commerce against the original proposal were reiterated, the Government of India recorded the opinion that it would be inexpedient to introduce a system analogous to that in force in the United Kingdom for the registration of trade-marks in India, as the mercantile community was strongly opposed to such a measure and considered it unnecessary and possibly harmful.

5. It will be observed, from the replies which have been received to the present reference, that the Chambers of Commerce are still strongly opposed to the proposal to introduce such a system in India; they consider it unnecessary, and they question its usefulness. The Local Governments have also unanimously advised against the adoption of the suggestion that legislation should be undertaken. We agree with this opinion and consider that the arguments

adduced in support of it are conclusive. The existing law has been found adequate to secure the owners of trade-marks against the improper use of such marks by other persons, and also to protect consumers of imported goods; there is therefore no necessity for the legislation proposed. In the United Kingdom the most difficult question involved appears to be concerned with the right to or ownership of the original mark, and registration may easily be of great value in facilitating proof of title. In India, however, the conditions are entirely different. The ownership of the original mark is seldom or never in dispute; and the primary question in issue is whether the new mark is or is not a colourable imitation of the original. This is manifestly a question of fact, and it is not apparent that any system of registration could be of service in deciding it.

Further objections are that, as already explained, an Indian Act, based on the English Statute, would afford less protection than is at present enjoyed under the existing law; that no expert staff is available in India to scrutinize trade-marks prior to registration, and to decide as to their admissibility and that the expenditure involved in establishing a system for the registration of trade-marks would be considerable, and, as it would clearly be inequitable to tax the general public for this purpose, the burden would necessarily have to be borne by the commercial community, which objects strongly to the introduction of such a system.

6. So far as imported goods are concerned, the Government of India are therefore of opinion that the existing system is in all respects adequate, and should not be altered. These considerations, however, do not apply to goods produced or manufactured in British India; and the Calcutta Baled Jute Association have suggested that a system of registration, applicable solely to such goods, should be elaborated. The Bengal Chamber of Commerce supports this

proposal. We are doubtful whether there is any widespread demand for such legislation, or whether any important results would be attained thereby; but if you consider that the suggestion should be further examined, we shall consult the Local Governments and Chambers of Commerce regarding it. As at present advised, we are not disposed to move in the matter

We have, etc.,

(Sd.) AMPTHILL,
,, KITCHENER,
,, E. FG. LAW,
,, E. R. ELLES,
,, A. T. ARUNDEL,
,, DENZIL IBBETSON,
,, H. E. RICHARDS.

INDIA OFFICE, LONDON

No. 88, Revenue, dated 9th June 1905.

To—His Excellency the Right Honourable the GOVERNOR-GENERAL of INDIA in COUNCIL.

MY LORD,—In continuation of my despatch No. 67 (Revenue), dated 28th April 1905, I forward a copy of a memorial, dated 13th May 1905, from the Association of Chambers of Commerce of the United Kingdom, advocating legislation for the introduction of trade-marks registration in India with a special exception as regards the cotton classes.

2. The special difficulties connected with the registration of cotton marks have formed an important part of the objections raised to the adoption of trade-marks registration in India, and the question seems to have entered on a new stage now that a proposal has been made for the exclusion of the cotton classes.

3. I request therefore that Your Excellency in Council will consider the memorial of the Association in connection with the letter of the Cutlers' Company of 6th April 1905, which contained a more complete statement of the arguments advanced in reply to the reasons given in your letter of 21st July 1904 for your decision not to initiate legislation.

4. The advocates of the suggested legislation lay stress on the existence of arrangements for trade-mark registration in British Dependencies generally. Should your Government therefore desire to obtain information as to the working of such registration in any British Colony in which a Trade Marks Registration Act is in force, I will endeavour to procure any particulars that you may require.

I have, etc.,

(Sd.) ST. JOHN BRODRICK.

ENCLOSURE.

Indian Trade-mark Registration.

To—The Right Honourable W. St. John Brodrick, M. P.,
Secretary of State for India.

The memorial of the Association of Chambers of Commerce of the United Kingdom, of which the following Chambers of Commerce are members:—

Aberdeen,	Falmouth,	Morley,
Anglo-Belgian,	Gloucester,	Newcastle,
Arbroath,	Goole,	Newport,
Australasian,	Great Grimsby,	North Shields,
Barnsley,	Greenock,	North Staffordshire,
Barrow-in-Furnes,	Halifax,	Norwich,
Bath,	Hartlepools,	Nottingham,
Batley,	Heckmondwike,	Oldham,
Belfast,	High Wycombe,	Ossett,
Birmingham,	Huddersfield,	Paris (British Chr.),
Bristol,	Hull,	Plymouth,
Blackburn,	Inverness,	Portsmouth,
Bolton,	Ipswich,	Reading,
Bradford,	Italy (British Chr.)	Redruth,
Bristol,	Jersey,	Salt,
Brighouse,	Keighley,	Sheffield,
Burnley,	Kendal,	Southampton,
Bury,	Kidderminster,	South of Scotland,
Cardiff,	Lancaster,	Stockton,
Cheltenham,	Leeds,	Stroud,
Chesterfield,	Leicester,	Sunderland,
Cleckheaton,	Leith,	Swansea,
Cork,	Limerick,	Tunbridge Wells,
Coventry,	Lincoln,	Trowbridge,
Derby,	Liverpool,	Wakefield,
Dewsbury,	Llanelly,	Walsall,
Dublin,	London,	Warrington,
Dudley,	Londonderry,	West Ham,
Dundee,	Luton,	Wolverhampton,
Dunfermline,	Macclesfield,	Worcester,
Edinburgh,	Manchester,	Yeadon,
Exeter,	Middlesbrough,	York.

Sheweth—

That at the recent meeting of your memorialists the followiug Resolution, with reference to the establishment of a system of registration of trade-marks in India, was unanimously passed:—

"That in the opinion of the Associated Chambers of Commerce a system of trade mark registration similar to that in this country should be established in British India, but that, having regard to the difficulties presented by the complexity of cotton classes they should be excluded from such system of registration."

Your memorialists desire to bring this Resolution under your notice and to urge upon you the expediency in the interests of British and Indian trade of taking action to bring about the desired result.

Your memorialists are aware that the Company of Cutlers in Hallamshire in the County of York have recently brought this matter under your notice, and that the Indian Government have, for various reasons, declined to establish trade-marks registration in the Indian Empire.

Your memorialists are informed that the Cutlers' Company have dealt with the objections in detail, and therefore your memorialists do not desire to trouble you further than to point out that commercial countries are agreed upon the advantage of, and the necessity for, a system of trade-mark registration.

That there would appear to be no circumstances whatever affecting the Indian Empire which differentiate it from the other Colonies and Dependencies and from foreign countries, the bulk of whom have established to the great advantage of traders all the world over system of registration.

Your memorialists feel that they would run the risk of becoming tedious were they to attempt in this memorial to give reasons for the consensus of opinion of the civilised world in this respect, but they are quite sure that the advantages which have been obtained by commerce, from trade-mark registration all over the world, are advantages which

would be obtained from a system of Indian Registration, and that there is really no valid reason why the Indian Empire should stand in isolation from the rest of the world in this matter.

Your memorialists feel that a word of explanation is necessary with reference to the fact that the cotton marks are excluded from the proposed Resolution. The reason for this is that the Chambers of Commerce representing the cotton districts are of opinion that cotton marks present so many complexities arising from the small differences between many of them and of the great multiplicity of brands that it would be better not to include the cotton marks in the registration, and it is thought that probably this arrangement would get rid of a very great many difficulties which may have been felt by Indian traders with regard to a system of registration.

Your memorialists therefore hope that you will be good enough to re-consider the whole matter and to bring the Government of India into line with the rest of the civilised world by initiating a system of registration of trade-marks.

Given under the Common Seal of this Association the 13th day of May 1905.

(Sd.) W. H. HOLLAND, President,

Parliament Mansions EDWARD W. FITHIAN, Secretary

Victoria Street, S. W.

GOVERNMENT OF INDIA.

DEPARTMENT OF COMMERCE AND INDUSTRY.

To—The Right Honourable St. JOHN BRODRICK, His Majesty's Secretary of State for India.

SIR,—We have the honour to acknowledge the receipt of your despatch No. 88 (Revenue), dated the 9th June 1905, on the subject of the introduction of a system of trade-marks registration in India, applicabl to all goods other than the cotton classes. With your

despatch you forward a copy of a memorial from the Association of Chambers of Commerce of the United Kingdom, and requested us to consider the representations contained in that memorial in connection with the letter from the Cutlers' Company, dated the 6th April 1905.

2 We have carefully considered the arguments advanced by the Chambers of Commerce, and by the Cutlers' Company ; but we regret that we are unable to modify the opinion which we expressed in our despatch No. 258, dated the 21st July 1904, on this subject. The correspondence forwarded with your despatch does not contain anything which would influence us to alter the decision then arrived at. As has already been explained, we attach the greatest importance to the fact that the Local Governments and the recognised representatives of the commercial community throughout India are strongly opposed to the introduction of any system of trade-marks registration such as the English Chambers desire to see inaugurated. The fact that it is now proposed not to register cotton marks does not, in our opinion, materially alter the position, as the abandonment of the suggestion that such marks should be registered appears to be due to a clear recognition, in respect of one particular class of goods, of the difficulties in the way of establishing a satisfactory system of trade-marks registration in India, and to the perception of the fact that such a system is unnecessary. The objections which have led to the suggestion that cotton marks should be excluded from the purview of the proposal are, we consider, equally applicable to the scheme as a whole; but, whatever opinion may be held as to the point, we consider that the strong and practically unanimous expression of disapproval on the part of the Local Governments and Indian Chambers of Commerce should be accepted as conclusive evidence that a system of trade-marks registration is not required in the interests of India, and should not be introduced.

We have, etc.,

(Sd.) CURZON,
,, E. R. ELLES,
,, A. T. ARUNDEL,
,, H. E. RICHARDS,
,, J. P. HEWETT,
,, E. N. BAKER,
,, C. L. TUPPER.

INDIA OFFICE.

No. 110 (Revenue), dated 22nd June 1906.

To—H. E. the Right Hon'ble the Governor General of India in Council.

My Lord,—In continuation of despatch No. 88 (Revenue) of 9th June 1905, I forward, for the consideration of your Excellency's Government, a copy of a memorial from the Association of Chambers of Commerce of the United Kingdom, dated 24th May 1906, on the subject of the establishment of a system of registration of trade-marks in India. I also forward a copy of a letter, *dated 23rd November 1905, which on receipt of the Government of India's letter No. 54 (Customs), dated 14th September 1905, I caused to be addressed to the Association of Chambers of Commerce and to the Cutler's Company.

*No. R. & S. —2536, dated 23rd November 1905.

I have etc.,

(Sd.) John Morley.

INDIA OFFICE.

No. R. & S.—2536, dated 23rd November 1905.

To—The President of the Association of Chambers of Commerce of United Kingdom.

Sir,—With reference to previous correspondence ending with the letter from this office of the 6th June last, No. R. & S.—1258, I am directed by the Secretary of State for India in Council to inform you that the Government of India, having carefully considered the arguments advanced by the Cutlers' Company and the Association of Chambers of Commerce, regret that they are unable to modify the conclusion at which they had previously arrived, that the establishmen

of a system of trade-mark registration in India is not required in the interests of India and that such a system should not be introduced. The enclosed copy of an extract from the Government of India's reply will acquaint you with the reasons which have influenced their decision.

I am to say that the Secretary of State in Council, without entering upon a consideration of the merits of the case, has come to the conclusion that so long as the preponderance of commercial and mercantile opinion in India is opposed to the establishment of trade-marks registration, no practical result will be attained by prolonging the present discussion. Even if the Government of India were to be convinced that its establishment was desirable, they would have grounds for hesitating to propose the necessary legislation, if they held that it would encounter the determined opposition of the representatives of trade and commerce in the Legislative Council, and possibly that of other unofficial members of the Council. The advancement of the question must, therefore, depend upon a change of public opinion in India.

I have, etc.,

(Sd.) A. GODLEY,

Under Secretary of State for India.

Rev 166—8

To—The Right Honourable JOHN MORLEY, M. P., Secretary of State for India.

The memorial of the Association of Chambers of Commerce of the United Kingdom, of which the following Chambers of Commerce are members :—

Aberdeen,	Gloucester,	Newport
Anglo-Belgian,	Goole,	North Shields,
Arbroath,	Great Grimsby,	North Staffordsh ire,
Australasian,	Greenock,	Nottingham,
Barnsley,	Halifax,	Oldham,
Barrow-in-Furness,	Hartlepool,	Ossett,
Batley,	Heckmondwike,	Paris (British Chr.),
Bath,	High Wycombe,	Plymouth,
Belfast,	Huddersfield,	Portsmouth,
Birmingham,	Hull,	Poole,
Bristol,	Ipswich,	Salt,
Bolton,	Italy (British Chr.)	Sheffield,
Blackburn,	Jersey,	Southampton,
Bradford,	Kendal,	South of Scotland,
Bristol,	Kidderminster,	Stockton,
Burnley,	Lancaster,	Stroud,
Bury,	Leeds,	Sunderland,
Cardiff,	Leicester,	Swansea,
Cleckheaton,	Leith	Torquay,
Coventry,	Lincoln,	Trowbridge,
Derby,	Liverpool,	Wakefield,
Dewsbury,	Llanelly,	Walsall,
Dublin,	London,	Woolwich,
Dudley,	Luton,	Warrington,
Dundee,	Macclesfield,	Worcester,
Edinburgh,	Middlesbrough,	Yeadon,
Exeter,	Morley,	York.
Falmouth,	Newcastle,	

Sheweth,—That at their recent annual meeting your memorialists unanimously passed the following Resolution with reference to the establishment of a system of registration of trade-marks in India: —

> " That in the opinion of the Associated Chambers of Commerce a system of trade-marks registration similar to that in this country should be established in British India, but that having regard to the difficulties presented by the complexity of cotton marks, the cotton classes should be excluded from such a system of registration."

Your memorialists desire to bring this Resolution under your notice, and to urge upon you the expediency in the interest of British and Indian trade of taking action to bring about the desired result.

Your memorialists are aware that the Company of Cutlers in Hallamshire in the County of York have recently brought this matter under your notice, and that the Indian Government have for various reasons declined to establish trade-marks registration in the Indian Empire.

Your memorialists are informed that the Cutlers' Company have dealt with the objections in detail, and therefore your memorialists do not desire to trouble you further than to point out that the civilised world is agreed upon the advantage of, and the necessity for, a system of trade-marks registration.

That there would appear to be no circumstances whatever affecting the Indian Empire which differentiate it from the other Colonies and Dependencies in this country and from foreign countries, the bulk of whom have established, to the great advantage of traders all the world over, systems of registration.

Your memorialists feel that they would run the risk of becoming tedious were they to attempt in this memorial to give reasons for the consensus of opinion of the civilised world in this respect, but they are quite sure that the advantages which have been obtained by commerce and trade-mark registration all over the world are advantages which

would be obtained from a system of Indian Registration, and that there is really no valid reason why the Indian Empire should stand in isolation from the rest of the world in this matter.

Your memorialists feel that a word of explanation is necessary with reference to the fact that the cotton marks are excluded from the proposed registration. The reason for this is that the Chambers of Commerce representing the cotton district are of opinion that cotton marks present so many complexities arising from the small differences between many of them and of the great multiplicity of brands that it would be better not to include the cotton marks in the registration, and it is thought that probably this arrangement would get rid of a very great many difficulties which may have been felt by Indian traders with regard to a system of registration.

GOVERNMENT OF INDIA.

DEPARTMENT OF COMMERCE AND INDUSTRY.

No. 44, dated 9th August 1906.

To—The Right Honourable JOHN MORLEY, O. M., His Majesty's Secretary of State for India.

SIR,—We have the honour to acknowledge the receipt of your despatch No. 110 (Revenue), dated the 22nd June 1906, with which you forwarded, for our consideration, a copy of a memorial from the Association of Chambers of Commerce of the United Kingdom, dated the 24th May 1906, on the subject of the establishment of a system of registration of trade-marks in India.

2. The question has, as you are aware, received our fullest consideration on several occasions in the past, and its advancement must, we consider, depend upon a change in public opinion in India. We have no reason to believe that

there has been any such change in public opinion since our despatch No. 54, dated the 14th September 1905, was written, and the reasons adduced in that despatch against the introduction of a system of registration of trade-marks must, we think, be held to apply with equal force to the present proposal.

We have, etc.,

(Sd.) MINTO,
,, KITCHENER,
,, A. T. ARUNDEL,
,, DENZIL IBBETSON,
,, H. E. RICHARDS,
,, E. N. BAKER,
,, C. H. SCOTT,
,, C. L. TUPPER.

INDIA OFFICE, LONDON.

No. 131 (Revenue), dated 13th November 1908.

To—His Excellency the Right Honourable the GOVERNOR-GENERAL OF INDIA IN COUNCIL.

MY LORD,

In continuation of my despatch No. 100 (Revenue) of 22nd June 1906, I forward, for the consideration of Your Excellency's Government, a copy of a futher memorial from the Association of Chambers of Commerce of the United Kingdom, dated 19th October 1908, on the subject of the establishment of a system of registration of trade-marks in India.

2. In reply to that despatch Your Government stated that public opinion had undergone no change since your predecessor's Government declared, in letter dated 14th September 1905, that the Local Governments and the recognised representatives of the commercial community throughout India were strongly opposed to the introduction of such a system.

3. The memorialists, it will be seen, suggest that the opinion of the commercial community in India has now undergone a change in favour of registration, and I shall be glad to learn your present views on the question.

I have, etc.,

(Sd.) MORLEY OF BLACKBURN.

ENCLOSURE.

Indian Trade Mark Registration.

To—The Right Honourable VISCOUNT MORLEY OF BLACKBURN, O.M., His Majesty's Secretary of State for India.

The memorial of the Association of Chambers of Commerce of the United Kingdom of which the following Chambers of Commerce are members :—

Aberdeen,
Anglo-Belgian,
Australasian,
Arbroath,
Barnsley,
Bath,
Batley,
Belfast,
Birmingham
Bristol,
Blackburn,
Bolton,
Bradford,
Brighouse,
Bristol,
Burnley,
Bury,
Camborne,
Cardiff,
Chesterfield,
Cleckheaton,
Cork,
Coventry,
Croydon,
Derby,
Dewsbury,
Dover,
Dublin,
Dudley,
Dundee,
Edinburgh,
Erith,
Exeter,
Falmouth,
Gloucester,
Goole,
Greenock,
Halifax,
Hartlepool,
Heckmondwike,
High Wycombe,
Huddersfield,
Hull,
Inverness,
Ipswich,
Italian Chamber,
Jersey,
Keighley,
Kendal,
Kidderminster,
Lancaster,
Leeds,
Leicester,
Leith,
Limerick,
Lincoln,
Liverpool,
Llanelly,
London,
Luton,
Macclesfield,
Manchester,
Morley,
Newcastle,
Newport,
Nice,
North Shields.
North Staffordshire,
Norwich,
Nottingham,
Oldham,
Ossett,
Paris,
Penzance,
Plymouth,
Portsmouth,
Reading,
Redruth,
Salt,
Sheffield,
Southampton,
South of Scotland.
Stockton,
Stroud,
Sunderland,
Swansea,
Taunton,
Torquay,
Trowbridge,
Wakefield,
Walsall,
Warrington,
Wolverhampton,
Worcester,
Yeadon and York.

Sheweth—

1. That your memorialists at their autumnal meeting held at Cardiff on the 16th September 1908, passed the following Resolution :—

> "That in the opinion of the Associated Chambers of Commerce, a system of trade-mark registration, similar to that in this country, should be established in British India, but that, having regard to the difficulties presented by the complexity of marks, the cotton classes should be excluded from such system of registration."

2. This Resolution has been several times passed at meetings of your memorialists but up to the present time His Majesty's Government have not thought it expedient to take steps to carry this Resolution into effect.

3. Your memorialists desire to bring this Resolution under your notice, and to urge upon you the expediency, in the interests of British and Indian trade, of taking action to bring about the desired result.

4. Your memorialists are aware that the Company of Cutlers in Hallamshire, in the County of York, in the year 1904, brought this matter under the notice of His Majesty's Government, and strongly advocated the establishment of a system of trade-mark registration in India.

5. That practically all the countries in the world have now established systems of trade-mark registration, and there do not appear to be any reasons why the Indian Empire should be an exception, especially as infringements of trade-marks are vrey frequently committed in India, and no doubt trade-mark registration there would stop, to a very large extent, this reprehensible practice.

6. The existence of trade mark registration and the production of the certificate would enable holders of marks to defend their rights far more easily, and would negative the very usual defence which is made to the effect that the infringer was ignorant of the fact that the mark belonged to anyone else.

7. In November 1905 your memorialists were informed that the preponderance of the commercial and mercantile opinion in India was opposed to the establishment of trade-mark registration, but recently some of the Indian Chambers of Commerce have made pronouncements in favour of trade-mark registration, so that it would appear that the commercial community in India are rapidly coming round to the view that registration would be a beneficial thing.

8. Your memorialists feel that a word of explanation is necessary with reference to the fact that the cotton marks are excluded from the proposed Resolution. The reason for this is that the Chambers of Commerce representing the cotton districts are of opinion that cotton marks present so many complexities arising from small differences between many of them, and of the great multiplicity of brands, that it would be better not to include the cotton marks in the registration, and it is thought that probably this arrangement would get rid of a very great many difficulties which may have been felt by Indian traders with regard to a system of registration.

Your memorialists, therefore, hope that you will be good enough to re-consider the whole matter, and to bring the Government of India nto line with the rest of the civilised world by initiating a system of registration of trade-marks.

Given under the Common Seal of this Association the 19th day of October 1908.

(Sd.) BRASSEY, President,

Parliament Mansions, ,, EDWARD W. FITHIAN, Secretary.

Victoria Street, Westminster, S. W.

77-79, Apollo Street,

Bombay, 25th March, 1909.

From

The PRESIDENT,

The Indian Merchants' Chamber and Bureau,

Bombay.

To

A. S. A. WESTROPP, Esq., I.C.S.,

Collector of Customs,

Bombay.

SIR,—Referring to your communication of the 2nd inst No. C/3152 of 1909, inviting the opinion of this Chamber on the subject of the Registration of Trade-Marks, as again suggested by the Association of Chambers of Commerce of the United Kingdom, I am directed by my Committee to state for the information of the Government that it is altogether undesirable to agree to the suggestion, highly prejudicial as it would be to Indian interests. The Committee after due investigation are convinced that there has been no change of opinion whatsoever since the Government of H. E. Lord Minto negatived a similar suggestion on this behalf made two years ago.

I beg to remain,

Sir,

Your most obedient servant,

MUNMOHANDAS RAMJI,
President.

PURUSHOTTAMDAS THAKORDAS,
Vice-President.

JAYASUKHLAL KRISHNALAL MEHTA,
Secretary.

APPENDIX K.

BILL No. 1 OF 1909.

77-79, Apollo Street,

Bombay, 19th May 1909.

From

The PRESIDENT,

The Indian Merchants' Chamber and Bureau,

Bombay.

To

The SECRETARY, Legislative Department,

Government of Bombay,

Bombay.

SIR,—I have the honour by direction of the Committee of the Indian Merchants' Chamber and Bureau to submit the following representation regarding the proposed amendment of the Bombay Port Trust Act of 1879 by Bill No. 1 of 1909.

2. My Committee welcome the proposed increase in the number of Trustees. The Port Trust was formed 30 years back when the trade of the Port was far less than it is now. The seats then allowed were reasonably fair. But with the growing trade of the Port for some years past, it has been felt that that number is inadequate for representing the larger and varied interests that have been considerably prominent. For an adequate representation of those interests, my Committee are of opinion that the four additional seats proposed in the amending Bill are not enough.

3. My Committee respectfully beg to draw the serious attention of the Government to the following fact. Under the existing Act it is provided that the number of Indian Trustees nominated by Government shall not be less than three. It is proposed to raise this number to four in the Bill, now before the Legislative Council. In view of the fact that during the last 30 years, the minimum number of Indian Trustees has not even

once been exceeded, my Committee are justified in fearing that if the amendment is passed in the form proposed, the maximum number of Indian Trustees will remain at four. It appears anomalous that while the Bombay Chamber of Commerce representing European trade interests only has the privilege of electing five representatives to the Port Trust, the Indian commercial community, which commands an important portion of the trade of the Port, is asked to be content with only four representatives nominated by Government. My Committee respectfully hope that this anomaly will now be remedied by providing the same number of seats, *viz.*, five, as are allotted to the European Chamber.

4. My Committee further beg to invite the attention of the Government to the fact that the proposed amendment in the Act perpetuates the system of nomination for the representation of the Indian commercial community. They are emphatically of opinion that the time has now arrived for conceding to the Indian merchants the full privilege of election.

5. Only very recently the Secretary of State observed as follows in his despatch on the Reform Bill as to the system of nomination:—"Their choice could in that event be exercised in the best possible way, *viz.*, that of popular election instead of requiring Government to supply deficiencies by the dubious method of nomination."

6. Such a system of nomination may have been justifiable in the past when Indian merchants had not learnt to organise themselves in a body of their own and had no representative associations to exercise the right of election. They no longer remain under such a disability, as they have in the Indian Merchants' Chamber and Bureau, a fully representative and most influential body of their own. My Committee, therefore, pray that the full right of electing at least three, if not five, Indian Trustees on the Board should now be conceded to them. My Committee beg respectfully to urge that this request is exceedingly fair and reasonable, and that the Legislature will not hesitate now to put the representation of Indian interests on an equality with that of the European.

I beg to remain,

Sir,

Your most obedient servant,

PURSHOTTAMDAS THAKOREDAS,

Vice-President.

JAYASUKHLAL K. MEHTA,

Secretary.

No. 368 of 1909.

Legal Department.

Bombay Castle, 26th May 1909.

From

L. C. CRUMP, Esq., I. C. S.,

Secretary to Government, Legal Department,

To

THE PRESIDENT,

of The Indian Merchants' Chamber and Bureau,

77-79 Apollo Street, Bombay.

SIR,—I am directed to acknowledge the receipt of your letter dated the 19th May 1909, regarding the proposed amendment of the Bombay Port Trust Act, 1879, by Bill No. I of 1909, and to state that the letter has been transferred to the Marine Department for disposal.

I have the honour to be,

Sir,

Your most obedient servant,

L. C. CRUMP.

For Secretary to Government.

APPENDIX L.

JAIN HOLIDAYS.

No. 1877 of 1909.

Financial Department,

Bombay Castle, 6th May 1909.

From

H. B. CLAYTON, Esq., I.C.S.,

Acting Under Secretary to the Government of Bombay,

To

THE CHAIRMAN,

Indian Merchants' Chamber and Bureau.

SIR,—The Jain Graduates' Association has brought to the notice of Government that no holidays of the Jain community have up to now been notified as public holidays under Section 25 of the Negotiable Instruments Act (XXVI of 1881). The Association has represented that the following days in the Hindu Calendar should be so notified :

Kartik Sud 15,
Chaitra Sud 15,
Bhadarwa Sud 1,
Bhadarwa Sud 4.

These days fall in the current year on the 27th November, 5th April, 15th September and 18th September, respectively. The last-named holiday, which represents the Jain festival of Samvatsari, falls on the same day as the Hindu festival of Ganesh Chathurthi, which is usually observed as a holiday under the Act, and it is consequently suggested that the names of both the festivals should be coupled together in the official announcement of the holidays. The number of Bank holidays ordinarily notified by Government every year is 21, besides New Year's Day, Good Friday and Christmas Day; and the Association's proposal, if accepted in its entirety, would involve an addition of at least three to that number. An increase in the total number of Bank holidays appears undesirable.

"2. As usual a committee will be appointed later in the year to consider what days in the ensuing year should be notified as public holidays. In order that sufficient information may be available to enable that Committee to come to a satisfactory decision, I am to request that Government may be favoured with the opinion of the Chamber as to how far the claims of the Jains should be met by:

(1) Creating new, *i.e.*, additional public holidays under Section 25 of the Negotiable Instruments Act, or

(2) Substitution important Jain holidays for holidays of less importance now notified on account of religious festivals of other denominations.

3. I am to enclose, for information, a copy of a petition dated 3rd December 1908 from the Jain Graduates' Association, and to state that Government have already notified the following ten days as *sectional holidays* for the Jains in the current year:—

Chaitra Sud ...	...	5th April.
Shrawan Vad 13 to Bhadarwar Sud 5	...	12th to 19th September.
Kartik Sud 15 ...	...	27th November.

I have the honour to be,

Sir,

Your most obedient servant,

H. B. CLAYTON,

Acting Under Secretary to Government.

To

His Excellency the Right Honourable

SIR GEORGE SYDENHAM CLARKE,

G.C.M.G., K.C.M.G., F.R.S.,

Governor of Bombay and President in Council.

The humble petition of the Jain Graduates' Association.

Respectfully sheweth.—That your Excellency's petitioners are members of the "Jain Graduates' Association" which consists of graduates of the Bombay and other recognised Universities, holding various degrees and belonging to the Swetamber Jain community.

2. That the Jain community in British India numbers in population about thirteen lacs, the majority of whom reside in the Bombay Presidency, especially in Gujerat and Bombay.

3. That the said commuuity occupies among the divers races and creeds in the Presidency an important position in social and commercial status, in its educational activities, in its peaceful disposition, in its loyalty, and is especially noted for its form and devoted adherence to religious tenets and observances.

4. That, possessing as they do, fairly large resoureces, members of the Jain community have been foremost in various industrial and commercial enterprises, in which they have invested a large capital. Many of them, therefore, claim to be called "Captains of Industry" in the real sense of the term.

5. That through the Educational Conference, which have now become an annual fixture, and which through its provincial committees, is doing useful work throughout the year, several members of the community have during late years made munificent donations for the spread of higher learning amongst all sections of the community and your Excellency's petitioners are glad to mention that higher education has been making rapid strides in the community, as will be seen from the statistics of

the various University examinations for the past several years. Your Excellency's petitioners cannot forget to mention with gratitude the fact that the Bombay University has recently acknowledged the importance of the study of ancient Jain literature in consonance with the important status occupied by the Jain community, by making provision in its new syllabus for the B.A. and M.A. Examinations for the teaching of various philosophical and rhetorical texts written by famous Jain authors.

6. Your Excellency's petitioners submit that the peaceful disposition and loyalty of the Jains does not require to be specially asserted, as it is too well known to be detailed here.

7. That, above all, the Jains are peculiarly devoted to their religious rites and observances, a fact to which the splendid Jain temples in the Presidency, and the munificent endowments made for the maintenance of these temples, bear significant testimony. Your Excellency's petitioners crave leave to refer in this connection to the intense feeling that was aroused in all parts of India with reference to the announcements recently made about the intention to devote portions of the Parsnath Hill in Bengal for the purposes of building sites.

8. That the Jains have, up to now, been observing their religious feasts and attending to their sacred rites and ceremonies, though they have been put to no little inconvenience and even pecuniary sacrifices, as not a single holiday of theirs has been declared as a gazetted or bank-holiday.

9. Your Excellency's petitioners submit that, looking to the position occupied by the Jain community, the time has now come when certain of their most important holidays should be recognised as gazetted and bank holidays, as has been done in the case of the Hindu, the Mahomedan, and the Parsi communities. Your Excellency's petitioners submit that the omission is due to the unfortunate mistake which was till lately made of mixing up the Jains with the Hindus from whom they differ materially in religion, although the Hindu law is by custom made applicable to them,

10. Your Excellency's petitioners submit that when about four Parsi holidays have been recognised as bank holidays for that small, though we admit important, community, the modest claims of the Jain community in the matter should be recognised, and their important holidays gazetted as public and bank holidays.

11. Your Excellency's petitioners crave leave to refer in particular to the following days in the Hindu calendar, *viz* Kartik Sud 15, Chaiter Sud 15th, and the eight days of the Pajusan, *viz.* Shravad Vad 13th to Bhadarwa Sud 5th, which are days devoted to the performance of religious rites by all Jains, and on which they find themselves unable to pay any attention to their secular duties. For instance the well-known race of money-lenders in the Presidency, the Marwadis, as also the grain dealers are all Jains. And in spite of their known parsimonious habits they are known to obtain, adjournments in Courts of law on account of their inability to attend on the Pajusan holidays, even though they have often to pay the professional costs of their opponents. And it is also a known fact that even in cases of urgency the Marwadis abstain from filing suits against their borrowers when they see from the routine of court business that the day of hearing of such suits would fall on one of the Pajusan holidays. In fact, considering the connection of such a large number of Jains in various industrial and commercial enterprises in Bombay and Gujerat, the fact that these days are not gazetted as holidays works great hardship on them, and they are put to great loss in their dealings with other communitise. In Ahmedabad and other places the days of Pajusan are recognised as holidays, but now-a-days, Bombay is the chief centre of Jain population in India and Pajusan as well as the other holidays above mentioned should be recognised as Public Holidays.

12. Your Excellency's petitioners, therefore, most earnestly pray that your Excellency's Government may be pleased to declare the above named Jain holidays as gazetted public and bank holidays within the meaning of the Negotiable Instruments Act.

And your Excellency's petitioners, as in duty bound, shall ever pray.

(Signed). VADILAL T. PARIKH,
President, Jain Graduates' Association.
(Signed). MAKANJI J. MEHTA, B.A., LL.B.,
General Secretary, Jain Graduates' Association.

Jai Association Hall, Pydhoni Post No. 3, Bombay,
n 3rd December, 1908.

Bombay,
77-79, Apollo Street,
Dated 9th June 1909.

From

THE PRESIDENT,
The Indian Merchants' Chamber and Bureau,
Bombay,

To

H. B. CLAYTON, Esq., I. C. S.,
Ag. Under Secy. to the Govt. of Bombay,
Bombay.

SIR,—I have the honour by direction of my Committee to reply to your communication No. 1877 of 1909, dated 6th May 1909, on the question of Jain holidays.

My Committee think that the question of fixing certain days in the year as Jain holidays depends to a great extent on the larger question whether the Jain Graduates' Association, on whose representation the Government has presumably moved in the matter, is a recognised body authorised to speak in the name of the Jain community as a whole. The Jain Graduates' Association, so far as the inquiry of the Committee goes, only represents a section of the Jains ordinarily known as the Shwetambers. Indeed, the Association itself admits the fact in the very first paragraph of its representation. As the Government may be aware, there are two other sections, *viz.*, the Digamber and the Sthanakwasi (generally khown as Dhundhias). Besides the Shwetamber each of these sections has got different religious customs and observes different holidays. The three days which the Jain

Graduates' Association have requested the Government to observe as general Bank holidays are those observed by the Shwetamber section only. The other two observe their own holidays. Assuming that the Government grants the request of the Jain Graduates' Association it is not difficult to imagine that representations for observance of their respective holidays will be made by the other two sections. It is for the Government to consider whether it ought to lay down a new principle for the recognition of public holidays observed by the different sections of a religious community.

Government might, if it chose, allow sectional holidays to be observed by different sections of the Jains in its public offices, but certainly not as holidays under the Negotiable Instruments Act.

Lastly, my Committee are of opinion that it would be extremely provocative of religious controversy to substitute sectional holidays of the Jains for other recognised public holidays as suggested in your letter.

The above are the views of my Committee and it is now for the Government to dispose of the question involved in the representation of the Jain Graduates' Association as they may think best.

I beg to remain,

Sir,

Your most obedient servant,

MUNMOHANDAS RAMJI,
President.

PURUSHOTTAMDAS THAKOREDAS,
Vice-President.

JAYASUKHLAL K. MEHTA,
Secretary.

APPENDIX M.

TELEGRAPHIC TRANSFERS.

No. R-959.

Bombay, 9th July 1909:

FROM

W. H. MICHAEL, ESQ., I.C.S.

Accountant-General,

Bombay,

To

THE CHAIRMAN,

Indian Merchants' Chamber and Bureau,

Bombay.

SIR,—You are probably aware that under existing arrangements for the grant of Telegraphic Transfers, banks and firms in Bombay are allowed to remit money to the marginally noted places through Government agency subject to a minimum of Rs. 50,000 for each single transfer. With a view to further assist trade, it is under contemplation to extend the system to *Rangoon*, to lower the minimum to Rs. 25,000 and also to lower the rates of premium in some cases.

Calcutta, Madras, Karachi, Lahore, Cawnpore.

2. These changes will very probably result in a considerable increase in the number of transactions and with a view to reduce the risk that attaches to the making by Government of large payments by telegram, it is proposed to compile a list of firms and individuals who will pay in and receive monies on account of such transfers.

3. I shall, therefore, be obliged if you will kindly furnish me with a list, arranged according to nationality, *viz.*, Europeans, Hindus, Mahomedans, Parsees and others, of such of the members of the Chamber, (including bankers), as are likely to draw on the centres mentioned in para 1 above (including Rangoon) together with the names of the firms or persons at the several places on whom they will draw.

4. I shall be obliged by your treating this matter as very urgent.

I have the honour to be,
Sir,
Your most obedient servant,
W. H. MICHAEL,
Accountant General.

Bombay, 14th July 1909.

No. R-1022.

From
W. H. MICHAEL, Esq , I.C.S.,
Accountant-General,
Bombay,

To
THE SECRETARY,
The Merchants' Chamber and Bureau,
Bombay.

SIR,—With reference to your letter dated the 14th of July 1909, I have the honour to give below the present rates of premium for Telegraphic Transfers on the five centres mentioned in para 1 of my letter No. R-959 of the 9th instant:—

Calcutta.	one anna per cent.
Madras.	one anna per cent.
Lahore.	two annas per cent.
Karachi.	two annas per cent.
Cawnpore.	one anna six pies per cent.

I have the honour to be,
Sir,
Your most obedient servant,
W. H. MICHAEL,
Accountant-General.

77-79, APOLLO STREET,

Bombay, 23rd July 1909.

From

THE SECRETARY,

The Indian Merchants' Chamber and Bureau,

Bombay,

To

THE ACCOUNTANT-GENERAL,

Bombay.

SIR,—With reference to your favour of the 9th inst. bearing No. R/959, I am asked by the Committee of this Chamber to thank the Government for the proposed reduction of the minimum required for Telegraphic Transfers to Rs. 25,000 and thus providing facilities for the commercial community.

2. My Committee are at the same time of opinion that it would have been still better if the minimum had been lowered to Rs. 10,000, in which case greater advantage could have been taken of the system of Telegraphic Transfers through Government agency.

3. My Committee beg to suggest that Delhi and Agra be included in the list of towns with which the Government has allowed the facility of Telegraphic Transfers, as many of our merchants have dealings with these large commercial towns.

I beg to remain,

Sir,

Your most obedient servant,

JAYASUKHLAL K. MEHTA,

Secretary,

APPENDIX N.

No. 2929 OF 1909.

GENERAL DEPARTMENT,
Poona, 13th August 1909.

To

THE CHAIRMAN,
The Indian Merchants' Chamber and Bureau.

SIR,—I am directed to address you concerning the election of a member representing the Indian commercial interests to the enlarged Legislative Council.

Two Indian Merchants' Chambers of Commerce of standing with a definite constitution exist in Bombay. They are:—

(*a*) The Indian Merchants' Chamber.

(*b*) The Bombay Piece-goods Merchants' Association.

His Excellency the Governor-in-Council proposes to arrange for the election of the member in question by the votes of both these Associations.

Two systems of voting are possible:—

(1) The members of both Associations may meet and jointly elect.

(2) Two Associations may each select a certain number of delegates (say ten) and the 20 delegates would then meet to elect a member to Council.

3. I am to enquire which method, in the opinion of your Association, would lead to the satisfactory results, the object being to secure fair representation to the members of both the bodies.

4. I am to request the favour of a reply to this reference within one week from receipt.

I have the honour to be,
Sir,
Your most obedient servant,
R. E. ENTHOVEN,
Secretary to Government.

77-79, APOLLO STREET,
Bombay, 18th August 1909.

From
THE CHAIRMAN,
The Indian Merchants' Chamber and Bureau,
Bombay.

To
R. E. ENTHOVEN, ESQ., I.C.S.,
Secretary to Government of Bombay,
General Department,
Poona.

SIR,—I have the honour, by direction of my Committee, to acknowledge the receipt of your letter of the 13th inst., bearing the No. 292P of 1909, requesting the opinion of the Chamber as to which of the two methods of election described therein would suit, in view of the intention of the Government to give one seat to the Indian merchants as represented by the Indian Merchants' Chamber and the Bombay Native Merchants' Piece-goods Association, on the enlarged Legislative Council. In reply, my Committee in the first place beg to tender their cordial thanks to the Government for their solicitude to secure fair representation of the Indian mercantile interests to the enlarged Council.

As to which method of election will be most suitable, I am directed to inform the Government that the second one has their approval, namely, that the Indian Merchants' Chamber and the Bombay Native Merchants' Piece-goods Association should select a certain number of delegates (about ten) who would then meet and elect a member to the Legislative Council.

I beg to remain,
Sir,
Your most obedient servant,
MUNMOHANDAS RAMJI,
Chairman.

PURSHOTAMDAS THAKOREDAS,
Vice-Chairman.

JAYASUKHLAL K. MEHTA,
Secretary.

APPENDIX O.

INDIAN COMPANIES ACT.

No. 7823 of 1909.

Revenue Department,

Bombay Castle, 10th August 1909.

From

H. B. CLAYTON Esq., I.C.S.,

Under Secretary to the Government of Bombay,

To

THE SECRETARY,

Indian Merchants' Chamber and Bureau,

Bombay.

SIR,—I am directed to forward copy of a Bill further to amend the Indian Companies Act, 1882, with the Statement of Objects and Reasons, and to request that you will be so good as to favour Government with the opinion of the Chamber and Bureau on the provisions of the Bill.

2. I am to request that the reply to this letter may be sent to Government by the 10th September 1909 at the latest.

I have the honour to be,

Sir,

Your most obedient servant,

H. B. CLAYTON,

Under Secretary to Government.

A

BILL,

Further to amend the Indian Companies Act, 1882.

WHEREAS it is expedient further to amend the Indian Companies Act, 1882; VI of 1882.
It is hereby enacted as follows:—

Short title.

1. This Act may be called the Indian Companies (Amendment) Act, 1909,

Insertion of new sections after section 73.

2. After section 73 of the Indian Companies Act, 1882, the following shall be inserted, namely:— VI of 1882.

Payment of interest out of capital.

[8 Edw. 7, c. 69, s. 91.]

Power of Company to pay interest out of capital in certain cases.

"73A. Where any shares of a Company are issued for the purpose of raising money to defray the expenses of the construction of any works or buildings or the provision of any plant which cannot be made profitable for a lengthened period, the Company may pay interest on so much of that share capital as is for the time being paid up for the period and subject to the conditions and restrictions in this section mentioned, and may charge the same to capital as part of the cost of construction of the work or building, or the provision of plant:

Provided that—

(*1*) no such payment shall be made unless the same is authorized by the Company's articles of association or by special resolution;

(*2*) no such payment, whether authorized by the articles of association or by special resolution, shall be made without the previous sanction of the Governor-General in Council.

(*3*) before sanctioning any such payment, the Governor-General in Council may, at the expense of the Company, appoint a person to inquire and report to him as to the circumstances of the case, and may, before making the appointment, require the Company to give security for the payment of the costs of the inquiry;

(*4*) the payment shall be made only for such period as may be determined by the Governor-General in Council, and such period shall in no case extend beyond the close of the half-year next after the half-year during which the works or buildings have been actually completed or the plant provided;

(*5*) the rate of interest shall in no case exceed four per cent. per annum or such lower rate as the Governor-General in Council may, by notification in the *Gazette of India*, prescribe;

(*6*) the payment of the interest shall not operate as a reduction of the amount paid up on the shares in respect of which it is paid;

(*7*) the accounts of the Company shall show the share capital on which, and the rate at which, interest has been paid out of capital during the period to which the accounts relate;

X of 1895. IV of 1902. (*8*) nothing in this section shall affect any Company to which the Indian Railway Companies Act, 1895, or the Indian Tramways Act, 1902, applies.

Re-issue of Redeemed Debentures.

[8 Edw. 7 c. 69, s. 104.]

"73B. (*1*) Where either before or after the passing of this Act a Company has redeemed any debentures previously issued, the Company, unless the articles of association or the conditions of issue expressly otherwise provide, or unless the debentures have been redeemed in pursuance of any obligation on the Company so to do (not being an obligation enforceable only by the person to whom the redeemed deben-

Power to re-issue redeemed debentures in certain cases.

tures were issued or his assigns), shall have power, and shall be deemed always to have had power, to keep the debentures alive for the purposes of re-issue, and where a Company has purported to exercise such a power the Company shall have power, and shall be deemed always to have had power, to re-issue the debentures either by re-issuing the same debentures or by issuing other debentures in their place, and upon such a re-issue the person entitled to the debentures shall have, and shall be deemed always to have had, the same rights and priorities as if the debentures had not previously been issued.

(*2*) Where with the object of keeping debentures alive for the purpose of re-issue they have either before or after the passing of this Act been transferred to a nominee of the Company, a transfer from that nominee shall be deemed to be a re-issue for the purposes of this section.

(*3*) Where a company has either before or after the passing of this Act deposited any of its debentures to secure advances from time to time on current account or otherwise, the debentures shall not be deemed to have been redeemed by reason only of the account of the Company having ceased to be in debit whilst the debentures remained so deposited.

(*4*) The re-issue of a debenture or the issue of another debenture in its place under the power by this section given to, or deemed to have been possessed by, a Company, whether the re-issue or issue was made before or after the passing of this Act, shall be treated as the issue of a

new debenture for the purposes of stamp-duty, but it shall not be so treated for the purposes of any provision limiting the amount or number of debentures to be issued:

Provided that any person lending money on the security of a debenture re-issued under this section which appears to be duly stamped may give the debenture in evidence in any proceedings for enforcing his security without payment of the stamp-duty or any penalty in respect thereof, unless he had notice of, but for his negligence, might have discovered, that the debenture was not duly stamped, but in any such case the Company shall be liable to pay the proper stamp-duty and penalty.

(*5*) Nothing in this section shall prejudice—

(*a*) the operation of any decree or order of a Court of competent jurisdiction passed or made before the date of the passing of this Act as between the parties to the proceedings in which the decree was passed or the order made, and any appeal from any such decree or order shall be decided as if this Act had not been passed; or

(*b*) any power to issue debentures in the place of any debentures paid off or otherwise satisfied or extinguished, reserved to a Company by its debentures or the securities for the same."

STATEMENT OF OBJECTS AND REASONS.

THE object of this Bill is to make provision for the payment of interest out of capital by Companies during the period of construction of works or buildings, and to grant to joint Stock Companies the power to re-issue redeemed debentures in certain circumstances. The amending clauses follow, with the necessary modifications, clauses 91 and 104 of the Companies (Consolidation) Act, 1908 (8 Edw. 7, ch. 69).

The 16th July, 1909. W. L. HARVEY.

87-88, APOLLO STREET,
Bombay, 18th August 1909.

From

THE SECRETARY,
The Indian Merchants' Chamber and Bureau,
Bombay.

To

H. B. CLAYTON, ESQ., I.C.S.,
Under Secretary to the Government of Bombay.

SIR,—I have the honour to acknowledge, on behalf of my Committee, the receipt of your favour of the 10th inst. bearing the No. 7823 of 1909 and to inform you in reply that my Committee approve of both the amendments to the Indian Companies' Act, 1882, amendments regarding (1) the payment of interest out of capital, and (2) re-issue of redeemed debentures, and think that these have supplied a long-felt want.

I beg to remain,
Sir,
Your most obedient servant,
JAYASUKHLAL K. MEHTA,
Secretary.

APPENDIX P.

Balance Sheet for the year 1908-09.

Dr. _____ *Cr.*

	Rs.	a.	p.		Rs.	a.	p.
Books and Magazines..	332	11	6	Carried forward from the last balance ..	3,726	12	1
Printing of the Chamber	353	7	0	Subscriptions of members of the Chamber	4,105	0	0
Printing of the Journal.	683	0	0				
Stationery	273	12	6	Subscription of the Journal	244	6	0
Furniture	332	0	0				
Office Establishment..	1,875	4	0	Advertisement of the Journal	228	8	0
Postage and Carriage hire	60	13	6	Inter	93	6	2
Telegrams	232	10	0				
Sundries	66	3	6				
	4,209	14	0				
Balance with the Bank.	4,162	2	7				
Cash on hand	25	15	8				
Total Rs. ..	8,398	0	3	Total Rs. ..	8,398	0	3

JAVASUKHLAL KRISHNALAL MEHTA,
Secretary.

ABDOOLKADAR NOORBHOY,
Hon. Auditor.

MUNMOHANDAS RAMJI,
Chairman.

PURUSHOTAMDAS THAKURDAS,
Vice-Chairman.

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